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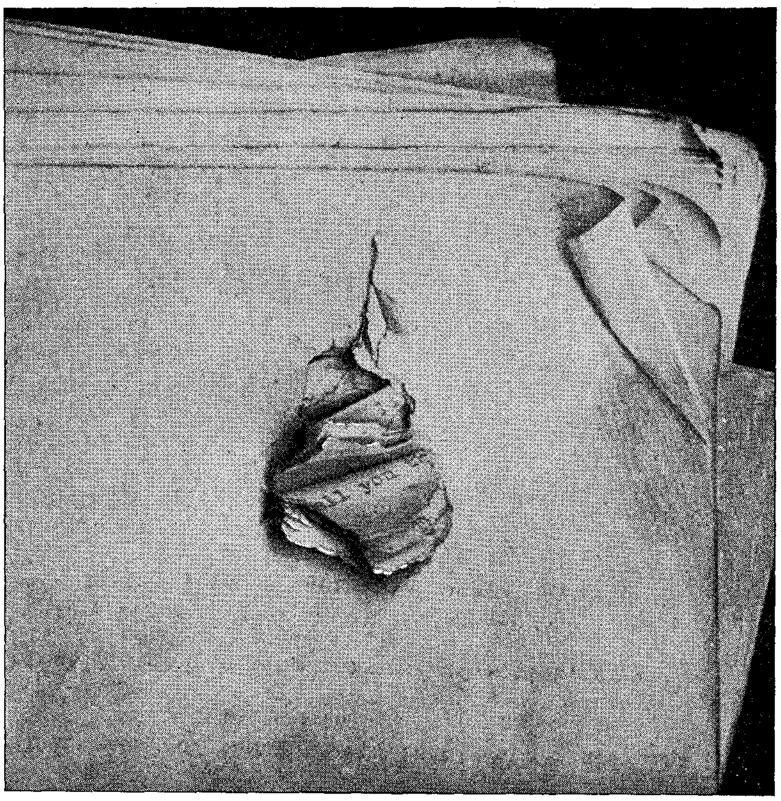
TOPICS OF THE DAY

COLONEL ROOSEVELT'S ESCAPE



WHAT SAVED HIS LIFE.

WHETHER THE BULLET aimed against Colonel Roosevelt's life has elected him to the Presidency we shall know on November 5. Meanwhile, whatever differences of opinion the editors reveal on this point, they all agree that the nation is the richer for the heroic and appealing picture of the ex-President etched upon its memory by the sudden flash of an assassin's pistol. His unflinching nerve under the impact of a large-caliber bullet fired pointblank into his breast from a distance of half a dozen feet, his humanity in protecting his would-be murderer from the vengeance of the crowd, and the superb courage and will which enabled him to stand and address an audience for an hour and a half with the bullet still in his body and his wound unstanched—these have won the response of instant and unreserved admiration from friend and foe alike. Viewed from across the Atlantic, it seems to the London papers that the staggering drama of the incident and the wave of sympathy which swept the country in response can not fail to affect the result at the polls. "All previous estimates and calculations are upset," thinks the London *Times*, while *The Daily Mail* declares that the way he met this emergency will win him not only the Presidency, but a place among the nation's heroes. "As a display of cool, stoical courage," remarks *The Standard*, "the performance of Colonel Roosevelt is not unworthy to rank with any incident in the lore of ancient Sparta or the Samurai of Japan." His "amazing and characteristic coolness" under the attack, says *The Pall Mall Gazette*, "must touch every instinct which responds to chivalry and self-control." It adds: "The picture of a statesman insisting on finishing his address with a bullet freshly embedded in his breast is almost too staggeringly dramatic for our British ideas to comprehend."

Among the estimates by our own papers of the number of votes affected by Colonel Roosevelt's almost miraculous escape we find little agreement. While some Progressives predict that it will swing a million votes and elect their candidate, others think it will not change the intentions of more than 100,000 voters, while still other students of the situation say that practically all who would be swayed by sentiment are Progressives already, and that the result will be whatever it would have been if the assassin had never pulled the trigger. The Springfield *Republican*, a Wilson paper, admits that "what has so suddenly occurred may have political effects which it would now be idle to forecast." The Brooklyn *Citizen* (Dem.) thinks it undeniable that "the flash of the pistol aimed at his breast was more likely to make converts to the third-party movement than any speech it was in the power of Colonel Roosevelt to deliver," and in a Washington dispatch to the New York *Globe*, a Roosevelt paper, we read:

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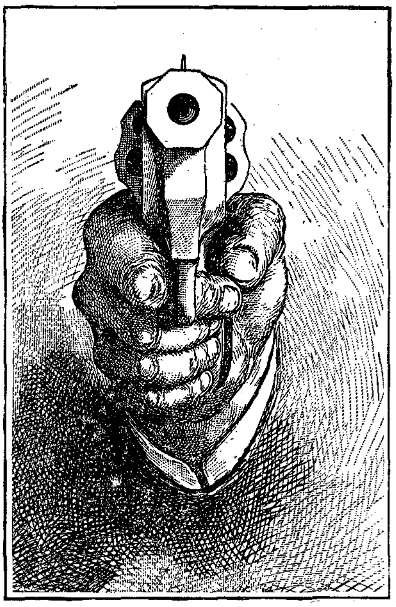
"All political calculations have been thrown high into the air as the result of the wounding of Theodore Roosevelt. That the effect of the shooting of Colonel Roosevelt is going to be to increase his vote enormously is admitted by politicians generally. The friends of the Colonel are predicting it will result in his election. His enemies are not denying that it has given an impetus to his cause the strength of which they can not fathom.

"Not merely is it the talk in Washington, but all over the country. From Chicago the word comes that there has been a violent shift in sentiment and that great numbers of voters have been thrown into the Roosevelt camp.

"Until Monday night Democratic leaders were going along in serene confidence that they were going to elect Woodrow Wilson. Apparently nothing could shake their assumption. Now these same leaders are anxious and worried over what is going to happen. They still insist that it will not materially affect Wilson's chances, but they look back over past political campaigns and discern how often it has happened that a political battle won by them in August has been lost in October. They are wondering whether this is to happen again.

"Wise politicians here take the view that the shooting of Colonel Roosevelt is going to throw to him an enormous vote from young men, from men of the type that admire a leader who can brave death calmly and pluckily."



THE AMERICAN MENACE.
—Macaulay in the New York *World*.

In contrast to their differences of opinion concerning the effect on the election, the papers are at one in predicting that the remainder of this campaign will be characterized by less acrimony and vituperation. While agreeing with Mr. Bryan that the issues of the campaign are not changed by the murderous act of a madman and "must be settled by the sane rather than the insane," the editors are pointing out that these issues will be clarified rather than obscured if the campaigners make more of principles and less of personalities, and that abuse will not be missed if argument is substituted. "One result is assured," says the Brooklyn *Eagle* (Dem.); "the asperities of the canvass have been abandoned, not to be taken up again." Among the lessons taught by the Milwaukee incident, remarks the Boston *Transcript* (Rep.), "is that a campaign of personalities is dangerous to the peace of mind of the entire community by the possibility it affords of one pervert imagining himself a Brutus commissioned to 'preserve the Republic'." "Let us learn to soften political asperities, to judge less unkindly political motives," urges the Baltimore *News* (Prog.), and the Chicago *Record-Herald* (Ind.) predicts that there will be "more reason and less passion" in what remains of the campaign. Governor Wilson, reluctant to fight a stricken antagonist, has canceled many of his speaking dates. Of the sobering effect upon all parties a Washington correspondent of the New York *Evening Post*, a paper hostile to the Colonel, writes:

"The bitter words which have been bandied—by no one so bitterly as by Roosevelt himself—have been translated before all eyes into their logical expression in an act of naked hate. It has brought all to a visible pause. For instance, a statement of Roosevelt, by no means conciliatory, which was to have been published to-day, was recalled and 'killed' after the shooting. Both old party headquarters put a stop to their publicity operations. The acrid-tongued 'flying squadron,' led by John Maynard Harlan and ex-Congressman J. Adam Bede, of Minnesota, which has been camping on Roosevelt's trail, suspended operations to-night. The general effect will be to mitigate the bitterness of the contest from now on."

Welcoming the advent of "a finer spirit in public life," the New York *American* (Dem.) says:

"It is an era of good feeling and of large acts that move the minds of men far more than bitter logic or passionate denunciation.

"Roosevelt, speaking an hour for his cause, with his garments bloody and a jagged bullet in his breast, wins more votes by his courage and sincerity than he had captured by his earnest speech.

"Woodrow Wilson, generously refusing to fight a fallen antagonist and canceling his dates upon the hustings until Mr. Roosevelt is ready to resume his canvass, appeals by his magnanimity, and will doubtless win as many votes by the speeches he does not make as by those which he has delivered. . . . . . .

"And the almost universal applause which the people render to this finer spirit is a happy and inspiring evidence that the people themselves cherish this finer spirit which only needs the example of their leaders to gain currency in the quieter walks of life."

The anti-Roosevelt New York *Sun* (Ind.) also notes this "sudden wave of good will and forbearance and sympathy," and expresses the hope that the good feeling "will continue while the great questions of 1912 are fought out without the surrender or concession of a single essential."

What happened in Milwaukee on the evening of October 14 to stir a nation to its depths may be briefly retold as follows. Colonel Roosevelt, about to start from the hotel where he had dined to the hall where he was to speak, stood up in his automobile to acknowledge the cheers of the crowd which had gathered. As he raised his hat a man standing in the front rank near the car on the side away from the curb leveled a revolver at his breast and fired. Before the assassin could fire a second shot he went to the ground in the grip of Elbert E. Martin, Mr. Roosevelt's stenographer, who had hurdled the car as the pistol flashed. In this connection it will be remembered that it was the second bullet, not the first, that killed President McKinley. The crowd prest forward with cries of "Lynch him!" but Colonel Roosevelt, who had sunk back in the seat, checked them with the command: "Don't hurt the man. Don't let any one hurt him." As the police took charge of the man the Colonel insisted upon being driven at once to the auditorium. To continue the story in the words of O. K. Davis, who was with the Roosevelt party at the time:

"Cochems asked him to go at once to the hospital, and Dr. Terrill insisted upon it. The Colonel peremptorily refused. He declared that he was not hurt; that he would permit nothing to prevent his delivering his speech. When Cochems said, 'Let's get to the hospital,' the Colonel said:

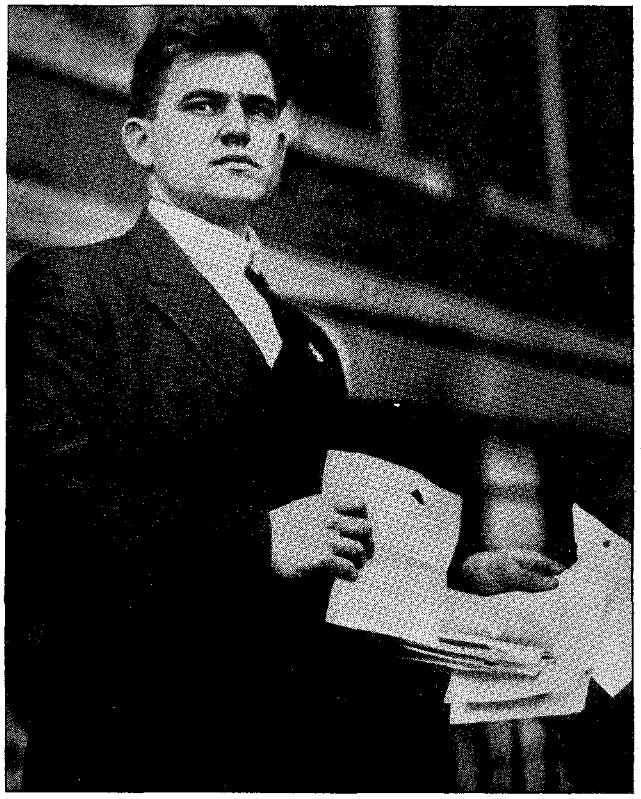
"'You get me to that speech. It may be the last one I shall deliver, but I am going to deliver this one.' . . . . . .

"When Cochems introduced him he (Cochems) asked the audience to be calm upon the receipt of the news he was about to give them, and then said that a man had fired a revolver at the Colonel as he was leaving the hotel. The audience did not seem to grasp the full meaning of what Cochems had said. The Colonel began his talk as soon as the cheering had died down by saying, 'But it takes more than that to kill a Bull Moose.'

"As the cheers which followed that died down the Colonel drew from the breast pocket of his coat the manuscript of his speech.

"You know how he always has a speech prepared on small sheets for use during its delivery. This speech was unusually long and there were fifty pages folded. As the Colonel drew it out of his pocket he saw, as did every one near him, that the bullet had penetrated the entire 100 pages. A gasp came from the audience at the sharp realization of what had happened, and it seemed to me and others on the stage, including Dr. Sayle, who was watching him, that he really suffered a greater shock than he had when he was hit, as then for the first time he comprehended the stopping power of that mass of paper and realized how close the call had been."

After speaking for an hour and a half he allowed himself to be taken to a hospital where the wound was drest. He then took the night train to Chicago, where he at last surrendered himself to the care of the doctors. X-ray photographs revealed the bullet resting against the fourth rib, which it had fractured.



HE PREVENTED THE SECOND SHOT.

Elbert E. Martin, who leapt across the automobile and hurled the assassin to the ground before he could pull the trigger a second time.

After entering his body it had traveled between three and four inches. In a published statement one of the doctors in attendance says that if the bullet had not been deflected from its original direction by the folded manuscript and steel spectacle-case in the Colonel's pocket "it would surely have passed through the little lobe of his lung upward and inward through the auricles of the heart or the arch of the aorta." But, thanks to the manuscript and spectacle-case, "it went outside the ribs and in the muscles."

As he stood before the Milwaukee audience on Monday night with a bullet in his breast Colonel Roosevelt solemnly assured his hearers that he was not thinking of his own life or his own success—"I am thinking only of the success of this great cause." "No man," he said, "has had a happier life than I have had—a happy life in every way." He continued:

"I am in this cause with my whole heart and soul. I believe in the Progressive movement—a movement for the betterment of mankind; a movement for making life a little easier for all our people; a movement to try to take the burdens off the man and especially the woman in this country who is most opprest."

After briefly describing the shooting, he went on to say:

"It is a very natural thing that weak and vicious minds should be inflamed to acts of violence by the kind of foul mendacity and abuse that have been heaped upon me for the last three months by the papers in the interests not only of Mr. Debs, but of Mr. Wilson and Mr. Taft.

"Friends, I will disown and repudiate any man of my party who attacks with such vile, foul slander and abuse any man attached to any other party.

"Now I wish to say seriously to the speakers and to the newspapers representing both Republican and Democratic and Socialist parties that they can not, month in and month out year in and year out, make the kind of slanderous, bitter, and malevolent assaults that they have made and not expect that brutal and violent characters—especially when the brutality is accompanied by a not too strong mind—they can not expect that such natures will be unaffected by it.

"I am not speaking for myself at all. I give you my word, I do not care a rap about being shot, not a rap. I have had a good many experiences in my time, and this is only one of them.

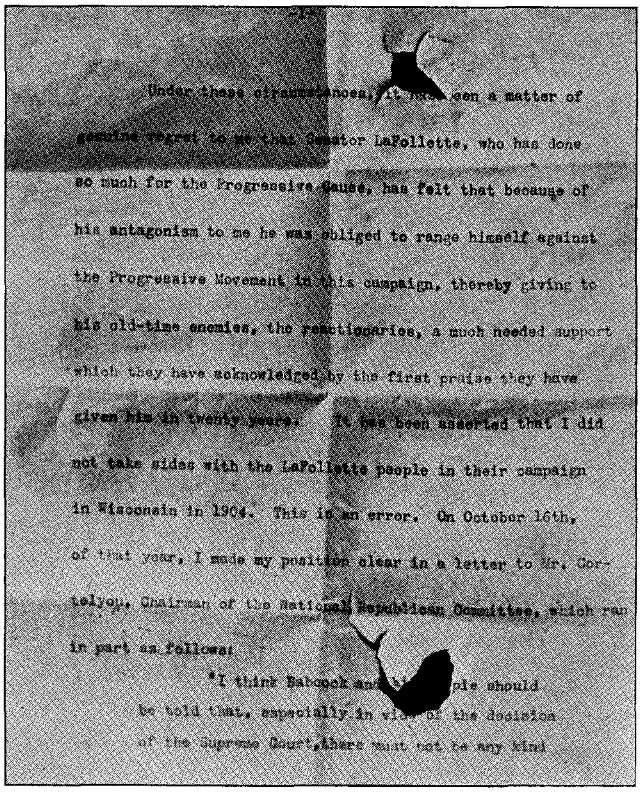
"What I do care for is my country. I wish I were able to impress on our people the duty to feel strongly, but to speak truthfully, of their opponents. I say now I have never said on the stump one word against any opponent that I would not defend in the laboratory. I have said nothing that I could not substantiate, and nothing I ought not to have said; nothing that, looking back at, I would not say again."

On October 16 Colonel Roosevelt was to have spoken in Louisville, but from his sick-bed in Chicago he sent his message by Senator Albert J. Beveridge. This message was in part as follows:

"It matters little about me, but it matters all about the cause we fight for. If one soldier who happens to carry the flag is stricken, another will take it from his hands and carry it on.

"You know that, personally, I did not want ever to be a candidate for office again, and you know that only the call that came to the men of the Sixties made me answer it in our day as they did more nobly in their day.

"And now as then it is not important whether one leader lives or dies; it is important only that the cause shall live and win. Tell the people not to worry about me; for if I go down another will take my place. For always the army is there. Always the cause is there, and it is the cause for which the people care for; it is the people's cause."



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Under these circumstances, it [illegible]een a matter of genuine regret to me that Senator LaFollette, who has done so much for the Progressive Cause, has felt that because of his antagonism to me he was obliged to range himself against the Progressive Movement in this campaign, thereby giving to his old-time enemies, the reactionaries, a much needed support which they have acknowledged by the first praise they have given him in twenty years. It has been asserted that I did not take sides with the LaFollette people in their campaign in Wisconsin in 1904. This is an error. On October 16th, of that year, I made my position clear in a letter to Mr. Cortelyou, Chairman of the National Republican Committee, which ran in part as follows:

"I think Babcock and [illegible]ple should be told that, especially in vi[illegible] of the decision of the Supreme Court, there must not be any kind

A PAGE OF THE MILWAUKEE SPEECH.

This is the only part of Colonel Roosevelt's address at which he was interrupted. At the first mention of LaFollette's name the audience cheered, and he had to begin four times to get a hearing.

"The attempted assassination of Theodore Roosevelt has resulted in the tribute of an entire people stirred nation-wide out of disbelief and out of partizanship by a flash of truth," exclaims Mr. Munsey's Boston *Journal* (Prog.). "The fortitude of the man is enormous, as is his belief in himself and in his purpose," remarks the Detroit *News* (Ind.), which goes on to say: "His life is a tremendous drama, and the bullets of assassins are but the minor climaxes, shaping his ends toward the greater climacteric when his work is done." His words at Milwaukee, says the Chicago *Tribune* (Prog.), "give voice to the spirit of the Progressive cause," and "those who know him know that to this cause he would without flinching give the 'last full measure of devotion'!" His conduct in this emergency, declares the Kansas City *Star* (Prog.), "is the real key to his whole character." Another Progressive paper, the Los Angeles *Express*, "is well assured that if he knew that by laying down his life he could make certain that the principles of the Progressive platform could by that act be converted into statutes of the nation he would make the sacrifice unhesitatingly." "Certainly if ever a man stood four-square to the world it was Theodore Roosevelt at Milwaukee that night," says the New York *Evening Mail* (Prog.). "In the Valley of the Shadow his own simple declaration of his sincerity, his own revelation of the unselfish quality of his devotion to the greatest movement of his generation, will be the standard by which history will pass upon Theodore Roosevelt its final judgment," affirms the Chicago *Post* (Prog.). The Milwaukee incident, says the Philadelphia *North American* (Prog.), "obliterated for all time the taunt that the Progressive movement has been but the creation and instrument of one man's selfish purpose."

Even the papers which have led the fight against Colonel Roosevelt's candidacy and policies are not to be outdone in tributes to the man. "Mr. Roosevelt has been a very popular man for many years," remarks his old enemy, the New York *World* (Dem.), "yet we doubt if he ever before held so large a measure of the good will of his fellow citizens as at this moment." And the New York *Herald* (Ind.), which during this campaign has refused to print his name, remarks editorially: "There has been a great wave of sympathy over the country for the leader of the Progressive party, and perhaps a strong inclination on the part of doubtful voters to now espouse his cause." "The country needs the Colonel," says the New York *Evening Sun* (Ind.), and *The Times* (Ind. Dem.) declares his action in Milwaukee "magnificent."

Colonel Roosevelt's would-be murderer, it seems, was a man of defective mentality obsessed with the idea that any man trying to shatter the third-term tradition deserved to die. This brings up the question of how far newspaper denunciation of the ex-President as a menace to the nation's institutions was an inciting cause to this murderous assault. The assassination of the characters of public men by the newspapers leads logically to the assassination of their bodies by weak-minded and inflammable cranks, declares Mayor Gaynor. Following this theory, some Progressive papers are arraigning the more bitter of the anti-Roosevelt organs.

Other papers concern themselves with the question, "Can political assassination be prevented?" "Abolish the pistol," urges the Detroit *Free Press*, which goes on to say:

> "Take away the pistol and the opportunity of the slayer is largely removed. Our prominent men can be protected from the dagger and the club, but they are at the mercy of the scoundrel or the fanatic who can buy a revolver for a few dollars and hide it in his pocket. . . . . . .
>
> "What reason is there why the pistol should not be utterly prohibited? What excuse has it for existence at all? It aids no one but officers of the law, and if criminals could not get it the officers would not need it. It does no good to any; it is a constant menace while it endures.
>
> "The pistol should be driven out of our civilization. Its manufacture and sale ought to be prohibited under penalties that will effect their purpose."

"SAFETY FIRST"

CONVINCED as they are that the deaths in the Westport (Conn.) railroad wreck can not reasonably be put down to unforeseeable or unpreventable accident, the press are trying to locate the responsibility for this and similar disasters, and are discussing the efforts being made to prevent their recurrence. More than 200 people lost their lives in railroad smashups during the first six months of the present year. "If all the passengers killed by our railroads in one twelvemonth were slaughtered in a single train wreck," remarks the New York *Evening Mail*, the public would be horrified and "American railroad managers might be aroused to action as steamship owners were inspired by the sinking of the *Titanic*." That much is being done is evident from the accident investigation work of the Interstate Commerce Commission, and various State commissions, such meetings as the Cooperative Safety Congress held at Milwaukee early in this month, and the organization of so-called "safety committees." These, says Mr. McChord of the Commerce Commission, "are now features in the administration of many prominent roads, and the slogan 'safety first' has become a watchword in the details of their operation." But on October 3, an express train on the New York, New Haven & Hartford Railroad took a crossover at fifty miles an hour, and was derailed, killing nine, and injuring twice as many, at Westport, within ten miles of the scene of last year's similar accident. Considering the fact that this occurred on one of our oldest and most important lines, the New York *Sun* concludes seriously that "the American railway system was tried out at one of its strongest points and found wanting."

Who is to blame? In this case, says the New Haven management, the engineer, who did not heed the signal, and disobeyed orders by not slowing down to fifteen miles an hour before taking the crossover. But the press do not allow the matter to rest here. New York newspapers of such different types as *The Call* (Socialist), *Evening Mail*, *Evening Post*, and *Commercial* say in almost identical words that engineers are generally aware of an unwritten rule requiring them to make up lost time, even if they have to "take a chance" by violating a safety rule, which they know will not be reckoned against them unless it results in disaster. More specific charges are suggested by the testimony taken in the Interstate Commerce Commission's investigation of the Westport wreck. Recommendations for extra precautions and additional safety devices made by the Commission after the Bridgeport wreck failed to impress the management, it appears, and in reply to Commissioner McChord's questions Vice-President Horn could only say: "We are giving our best thought to it." Whereupon the Commissioner interrupted him with—

> "When are you going to quit thinking and talking and do something? Your road has killed twenty or twenty-five people and injured nearly one hundred in three crossover accidents nearly identical. When are you going to do something except confer?"

These sentiments are shared by many newspapers in the territory served by the New Haven, and we find the New York *World* and *Tribune* and Providence *Journal* giving utterance to such thoughts as the Springfield *Republican* here outlines:

> "The accident to the Federal express occasioned prompt criticism of the New Haven road for maintaining crossovers at such sharp angles as to make it impossible to take them at high speed. The Bridgeport coroner in that case held that the company was 'criminally negligent for maintaining inherently dangerous and short crossovers on fast express trunk lines.' The regulations of the road call, it is true, for a speed of not over fifteen miles an hour in taking crossovers, and the apparent fact is that the ill-fated engineers finding themselves behind time took chances. But the argument was made a year ago, and it has a renewed and tragic force to-day, that the possibility of such recklessness or the failure of signals, should be guarded

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WOODEN PARLOR-CARS—AFTER TAKING THE WESTPORT CROSSOVER AT 50 MILES AN HOUR.

against by so lengthening the crossovers and reducing the angle that they might be safely negotiated even if the speed limit should be disregarded. . . . . . .

"The angle of the crossover is obviously the main issue, but it should not escape notice that the parlor-cars, which the New Haven road owns and operates itself, were wooden. Had they been steel they would have better resisted the shock of impact, would have caused less original injury to their occupants, and they would not have burned. Nor if they had been electrically lighted would there have been any explosion of gas to aid or start the flames."

But elsewhere *The Republican* quotes from Commissioner McChord's speech at the Milwaukee Safety Congress his assertion that "the effort to maintain the schedules of these fast trains, and to bring them in on time, creates an undesirable mental condition and increases the chances of mistakes by employees." Such being the case, admits *The Republican*, the blame can not rest wholly with the employee, nor finally with his employer, but must be shared by the traveling public, for—

"If people were not so insistent in their demand for fast travel, if they were not so denunciatory when a train arrives late for any reason, if, in short, they let it be understood that they preferred safety to speed, the railroad managers would probably enforce the rules more rigorously and would not quietly encourage the engine-driver who takes desperate chances in order to make up the time lost on his run."

With the responsibility thus apportioned by the daily press, we turn to a railroad journal, *The Railway Age Gazette* (New York, October 11), for a review of what these three parties—the employees, the railroad managers, and the public, have done to bring about safer travel. The obvious need of cooperation between these three classes resulted in the safety committee movement.

"It spread from railway to railway, and now the gospel of 'safety first' is being fervidly preached both at many meetings on individual railways and at meetings where numerous railways are represented. The discussion of railway accidents by Commissioner McChord of the Interstate Commerce Commission, and by officers of various railways, was much the most interesting feature of the cooperative safety congress at Milwaukee last week. A great meeting of officers and employees of several railways in the interest of safety is to be held in Kansas City on October 19. The subject of safety will be the main theme at the annual Indiana railway convention, which will be held under the auspices of the Indiana Railway Commission next month. The duty of every one concerned with railway operation to do all possible to promote safety is being urged at these meetings as the duty of sinners to repent is urged at religious revivals. An earnest searching of hearts all along the line is taking place. An unprecedented enthusiasm for provision and care for the protection of the lives and limbs of passengers and employees is being aroused. . . . . . .

"The one way in which the public authorities can most effectively cooperate with railways and their employees in promoting the safety movement on railways is by adopting and enforcing proper measures to stop trespassing.

"Another way in which it is absolutely requisite that the public shall cooperate with the railways and their employees, if the safety movement is to be successful, is by letting the railways earn enough money to enable them to make the improvements in their plants that are essential to rendering them safe. . . . . .

"The cooperation of the three parties—the railway managements, the employees, and the public—is necessary to make transportation in this country as safe as it ought to be. The public is now the only one of these parties which has not begun to awaken to a sense of its own duty and to take some steps toward performing it. When is the public going to quit its Pecksniffian complaining about conditions for which it is very largely responsible, and join the railways and their employees in the effort to remedy them?"

THE TAFT PLAN FOR FARM FINANCE

TO INCREASE the farmer's profits while reducing the consumer's expenses might seem an impossible proposition, yet that very thing is the aim of President Taft's latest plan, and it is only natural that the press should receive the idea kindly. "More important than the average Presidential message," thinks the Washington *Post* (Ind.), is President Taft's letter to the Governors on the subject of better credit for the farmer. The objects of the scheme he suggests are, first, to "give us more farms and farmers," and, second, to "secure to the country greater productivity, at less cost, from all farms." One agricultural paper, it is true, thinks that the same goal might be reached by an easier and more direct route, and some Democratic papers profess to regard Mr. Taft's solicitude for the farmer a few weeks before the election as "very amusing." But in the main the editors seem at one with the Newark *News* (Ind.), which declares that the carrying out of the President's proposals would "mark a wise advance toward greater national efficiency." To quote the Newark paper further:

"Easier credit will set free a great store of confined energy, and the farms will prosper accordingly. The situation is not unlike that in the arid and semiarid parts of the country before irrigation liberated the fertility of their soils. When the water was brought upon the land, worthless acres acquired high value. So it is, generally speaking, with many of the farms throughout the humid regions. They await the application of funds, and will respond to money spent upon them with redoubled yields. The proposed easier credit arrangements will be like storage reservoirs of irrigation works. From those reservoirs will be drawn an element essential for the fullest productivity of the farm soils which await the fructifying flow."

"Any close study of American agricultural conditions shows that one of the greatest handicaps under which the farmers of this country suffer is the lack of capital," says the Washington *Star* (Ind.) And the Springfield *Republican* (Ind.) thinks that undoubtedly something is going to be done to improve agricultural credit conditions, inasmuch as in the present political campaign the three leading parties are all pledged in their platforms to interest themselves in the question. Says this Wilson paper:

"The Republican platform declares 'it is important that financial machinery be provided to supply the demand of farmers for credit,' and the Democratic platform ranks 'rural credits or agricultural finance' as 'of equal importance with the question of currency reform.' The Progressive party pledges itself 'to foster the development of agricultural credit.' If President Taft takes advantage of his official position in initiating a national conference of Governors on the subject, he aids the cause of rural credits fully as much as his candidacy for reelection."

The President's letter, addrest to the Governors of the various States, outlines a plan by which the agricultural cooperative credit systems now in use in practically every country of Europe will be adapted to the needs of the American farmer, and he urges that this matter receive the consideration of the Congress of Governors, which will meet in December. Altho much has already been written and spoken about the desirabilty of making it possible for the farmer to borrow money under conditions as favorable as those enjoyed, for instance, by industrial corporations, the President's letter is said by the Washington *Post* to represent the first formal move in this direction. An investigation of the credit facilities at the service of European farmers has convinced the President that Europe has largely solved the problem for America as well as for herself. Thus he expresses the belief that the principle of the Raiffeisen banks of Germany can be adapted to American conditions, and goes on to say:

"The twelve millions of farmers of the United States add each year to the national wealth $8,400,000,000. They are doing this on a borrowed capital of $6,040,000,000. On this sum they pay annually interest charges of $510,000,000. Counting commissions and renewal charges, the interest rate paid by the farmer of this country is averaged at 8½ per cent., as compared to a rate of 4½ to 3½ per cent. paid by the farmer, for instance, of France or Germany.

"Again, the interest rate paid by the American farmer is considerably higher than that paid by our industrial corporations, railroads, or municipalities. Yet, I think, it will be admitted that the security offered by the farmer in his farm lands is quite as sound as that offered by industrial corporations. Why, then, will not the investor furnish the farmer with money at as advantageous rates as he is willing to supply it to the industrial corporations. Obviously, the advantage enjoyed by the industrial corporation lies in the financial machinery at its command, which permits it to place its offer before the investor in a more attractive and more readily negotiable form. The farmer lacks this machinery, and lacking it, he suffers unreasonably. . . . . . .

"It is not my purpose here to lay down any one plan as necessarily the one most suitable for adoption in the United States. From the reports of our Ambassadors and Ministers in Europe and from the recommendations of Ambassador Herrick, to whom was given the task of compiling from these the general report, I am inclined to suggest the suitability of organizations similar to the German land-mortgage banks for incorporation under State charters in this country. It will be most desirable, if not, indeed, essential, that the laws creating and governing such institutions should be uniform throughout the States, in order that they might be well understood by the investor, and their debentures should be given character both at home and abroad. As a later step it may prove advisable to urge the enactment by Congress of laws permitting the creation of national land-mortgage banks similar to those of Germany and France, with limited privileges, and surrounded and guarded by strict supervision, but with sufficient appeal to American initiative and opportunity, with the power to guarantee and market a guaranteed debenture bond of the State mortgage bank or cooperative society. Securities issued by such national institutions would probably find a ready market in Europe at low rates of interest, since they are a favorite and familiar form of investment in those countries by the conservative investor."

The New York *Herald* quotes a number of the Governors as heartily approving of Mr. Taft's suggestion, while others say that they need more time to consider the details before fully committing themselves. Governor Brewer, of Mississippi, however, brushes it aside with the remark "its weakness is so apparent that extended comment is not necessary." Another critic of the scheme is Charles W. Burkett, editor of *The American Agriculturist* (New York), who admits that the farmer is sadly in need of better credit facilities, but thinks that the problem would be solved by permitting the national banks to lend money on real estate. He says:

"We do not need new banks to furnish a credit system for the farmer, and why go to the trouble of securing uniform land-banking laws in forty-five States when adequate legislation of the national Congress would be sufficient to bring about the same end.

"It is true that billions of dollars in what might be negotiable wealth in the form of farm lands is at present practically tied up because the farmer lacks the machinery for placing his securities on the market in a form attractive to the investor and that the farmer and the country in general suffer because of this condition. However, the remedy is at hand and can easily be applied. Let the national banking laws be so modified that the national banks may give credit on real estate, meaning in this instance farm lands largely, and you will have taken the first, the most important and perhaps the only step necessary to finance the farmer."

CLEARING ELECTORAL TANGLES

THE RELIEF on the part of the Republican press at the withdrawal of the Roosevelt electors from the Republican ticket in all States but one is put concretely in the statement of Chairman Hilles that "the entire electoral question has been brought to a satisfactory conclusion, with the exception of California." "Now that there is a straight Taft and Sherman electoral ticket in the field, Republican success in Pennsylvania becomes highly probable," according to the New York *Tribune* (Rep.), while "Wilson's chances of carrying Kansas declined 50 per cent., when the Roosevelt electors withdrew from the Republican ticket," declares the Kansas City *Journal* (Rep.). In Illinois, Indiana, Iowa, Kansas, Maryland, Michigan, Minnesota, Nebraska, Ohio, Oklahoma, Oregon, and South Dakota, notes the St. Louis *Globe-Democrat* (Rep.)—and other papers add North Dakota, Pennsylvania, and Missouri—the Republican ballot has been purged of anti-Republicans. This purging, it assures us,

"Will remove an element of doubt from the canvass and will help the Republican party. In none of the States already mentioned will any Republican be confronted with the alternative of supporting Wilson or Roosevelt. He can now work for the Republican ticket with the assurance that it has a reasonable chance to carry the country. Republican ballots will be counted for Taft, and not for any enemy of Taft's party. From this time onward the canvass will be pushed by the Republicans with renewed confidence. Despite the defection in their ranks as a consequence of the Roosevelt bolt, the conditions are favorable for them. Trade is active, labor is employed at good wages everywhere, and those who ask the voters to assist in making a change in the Government will necessarily become objects of popular distrust. All the indications seem to tell us that 1912 is to be a fairly good year for the Republican party."

Yet the Brooklyn *Eagle* (Dem.), does not agree with its Republican friends who speak of California as the only rift within the lute. It reminds them that "in Nebraska Taft candidates have been named by petition and cannot use the party name or emblem, and in Oklahoma and Oregon some of the electors will vote for Roosevelt if he gets more votes in their State than Taft." Moreover:

> "These complications are independent of the general splitting of the Republican vote in all the States. They cannot be ended by the courts, because where Roosevelt carried primaries he carried nominations for electors also. He is under State law the Republican candidate. To do the Colonel full justice, however, he has sought no advantage from this condition of things, and has demanded that his followers be Bull Moosers in all States."

In two States the New York *Herald* (Ind.) sees trouble ahead for the Progressives, for the elimination of the Republican ticket will simply drive Taft Republicans to support Governor Wilson, and in Idaho the Bull Moose adherents are dismayed by the State Supreme Court's decision that the Roosevelt electors can not go on the official ballot. Here the Colonel's supporters will have to write in the names of four electors. Another Progressive setback is thus reported by the St. Louis *Globe-Democrat*, tho it must be remembered that some adjustment may be made before election day:

> "By a decision of the Ohio Supreme Court yesterday the Progressive party in that State met a serious reverse. Secretary of State Graves had ruled that a Presidential candidate could appear on a ballot under one party name only. As Colonel Roosevelt electors, or some of them, had appeared on two ballots, this ruling shuts them out. The court has declined to interfere with Graves' decision. It says it lacks the power to do so. Over a large part of Ohio, therefore, the Progressive ticket will probably remain vacant, as, under the State law, it is now too late to file nominating petitions which would be effective. All of which means that the Colonel's promised big demonstration in the Buckeye State will not come to hand."

The arrangement in Pennsylvania by which the Progressives tho in control of the Republican party machinery, have at last consented to allow Taft men to take the place of Roosevelt men on the Republican ticket, gladdens the heart of many Republican editors, tho there is some bitter comment on the delay. Democratic papers profess satisfaction also, some because they think the Progressive leaders have alienated independent voters by postponing the purging, others because it seems to them that the new plan is going to make the division of republican votes between Taft and Roosevelt more even. The New York *Evening Post's* explanation of the Pennsylvania situation is clear, despite its evident prejudice against Mr. Flinn and his cause, and the ironic tone of the editorial. We read:

> "William Flinn of Pittsburg did a good stroke yesterday toward making Pennsylvania a better place for his children to live in. At his order, the twenty-seven Roosevelt electors on the Republican ticket made way for men to whom the name 'Republican' is not anathema. As a consequence, the Taft ticket is now composed of thirty-eight electors who will vote for the President if they get the chance. . . . Any one who knows Flinn will ask what the Pittsburg reformer gets out of it for himself. Well, he gets the withdrawal of the Lincoln party State ticket, so that, altho the fight for President in the Keystone State is three-cornered, the struggle for Auditor-General and State-Treasurer is between the Flinn machine and the Democrats only. Whatever affect the rearrangement would have upon the Senatorship also redounds to the advantage of the Roosevelt leader. The Republican in Pennsylvania, therefore, who wishes to remain regular will find himself voting for Taft—and the Flinn organization. The Progressive must be careful to vote the Republican State ticket and the Washington party national ticket. Thus it may not be impossible that Wilson will carry the State on account of the divided Republican vote, while the Flinn nominees slip into Harrisburg. Doubtless, the unselfish Flinn would prefer the triumph of the Colonel even at the cost of his own defeat, but he has not made such an outcome easy."

We find the following explanation of the Wisconsin situation in the Boston *Globe* (Ind.):

> "The Progressives refrained from putting up a State ticket. Mr. Taft is on the Republican ballot, but Governor McGovern, the head of the State ticket, is out for Mr. Roosevelt. The Republican organization is in Mr. La Follette's control and therefore hostile to Mr. Roosevelt; but the moral effect of the Senator's attitude being favorable for Wilson, the Taft men had to set up a sort of machine of their own.
>
> "Owing to the La Follette feeling, Mr. Roosevelt may stand in some peril of getting third place at the polls, but on the other hand the opposition to Mr. Taft on account of reciprocity exposes him to the same peril."

TURKEY'S SURRENDER TO ITALY

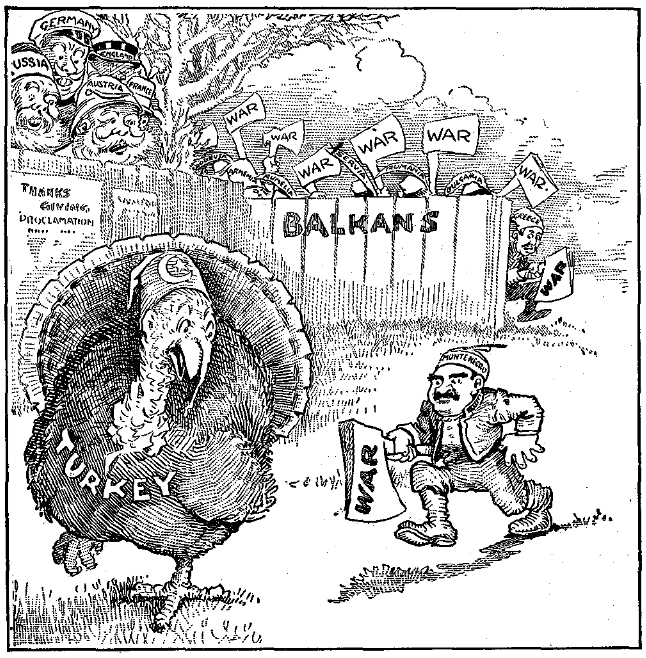
AN UNHOLY JOY may light up the dark face of Abdul Hamid, some of our editorial observers suspect, as he sees the troubles of the men who dethroned him. He at least succeeded in playing off the Powers against each other and the Balkan States against each other to the preservation of his Empire. Now it is going, piece by piece, to Austria, to Italy, or to independence. The surrender of Tripoli and Cyrenaica to Italy ends one war as another begins, altho Turkey "saves her face," thinks the New York *Tribune*, by accepting the fact of Italian conquest without formally recognizing Italian sovereignty and receiving an indemnity equivalent to Libya's contribution to the Ottoman Treasury, and by "the retention of religious supremacy while she confesses that owing to the Balkan complications she is unable physically to reestablish her political sovereignty." "Whatever the fruits of her war of conquest," says the Springfield *Republican*, "Italy is to be congratulated on being out of it." And on the other hand, the Brooklyn *Eagle* is of the opinion that, on the whole, the terms are the best Turkey could expect; and, according to the Cleveland *Plain Dealer*, the Turk thus stands free to meet new conditions, conditions which threaten dire things. Cable dispatches say the peace treaty provides for:

> "The absolute sovereignty of Italy in Libya (Tripolitana and Cyrenaica) without formal recognition there of Italy by Turkey.
>
> "The free exercise of religious authority by the Calif.
>
> "Turkey to withdraw her regular troops from Libya.
>
> "Italy to pay an indemnity equivalent to Libya's contributions to the Ottoman Treasury.
>
> "The restitution of the captured Ægean Islands to Turkey, with guaranties for the Christian populations.
>
> "No indemnity payable by either side toward the cost of the war.
>
> "The reestablishment of the former diplomatic and commercial relations."

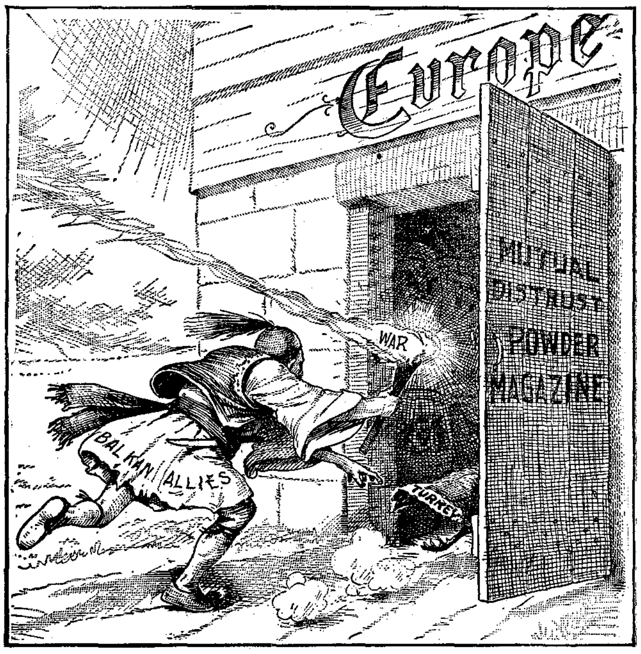
In the opinion of the New York *Sun* the triumph of Italy is to Turkey a blow which has been "more destructive than any since the beginning of the Ottoman invasion of Europe," and "not only has it destroyed the attempt of the Young Turks to save Turkey by progressive policies, but it has finally crusht the last hopeful effort to reconcile the races of European Turkey." As for the effect of the treaty upon Italy, *The Sun* takes this hopeful view:

> "For Italy the consequences are quite the reverse. As it marks a long step in the decline of Turkey it emphasizes a material advance for Italy as a world Power. Seated on both sides of the Mediterranean, holding in Tobruk the only naval station comparable with Bizerta in all north Africa, with the ancient prestige of Venice now once more revived by her fleets in the Byzantine realms, Italy becomes perhaps the most considerable factor after France in the Mediterranean world, and what is for the Italians most satisfactory, obtains full right to speak as an equal in European affairs."

Italy's position in regard to the Balkan situation has, thinks the New York *Evening Post*, been greatly improved, "for it is



WHO WILL GET THE WISH-BONE?
—Bartholomew in the Minneapolis *Journal.*



WHERE ANGELS FEAR TO TREAD.
—Sykes in the Philadelphia *Public Ledger.*

OFF WITH THE OLD WAR, ON WITH THE NEW

fair to assume that, if the Turkish Government had refused to come to terms and a general war broke out in the Balkans, the Italian Government would have been driven by public opinion and the necessities of the situation to take a hand in affairs on the other side of the Adriatic." *The Evening Post* goes on:

> "With a large army tied up in Tripoli and her fleet engaged upon a blockade of the Mediterranean against the Turks, Italy could hardly do herself justice if it came to a general scramble for the Ottoman inheritance in Europe.
>
> "Now that peace is at hand between the two nations, Italy must be counted at one with the other Powers in working for a speedy settlement of the Balkan troubles. Averse to a trial of strength for the time being, but cherishing very decided ambitions with regard to Albania, Italy is in exactly the same position as Austria-Hungary, whose interests demand the maintenance of the *status quo* in southeastern Europe. It is essential to Italian policy as to Austrian policy that the Balkan States shall gain no accretion of territory. The Sick Man of Europe must not be allowed to die until the Powers are in a position to parcel out his estate in accordance with their own ambitions. The time for that has not yet come. Austria has Bosnia and Herzegovina to digest. Italy now has Tripoli. The burden of military expenditure must be relaxed, if the Government would avert the growth of popular discontent. The beginning of the war with Turkey was signalized by a remarkable outburst of patriotic sentiment among the Italian people, but the national enthusiasm can not be kept indefinitely at high tension. The strain of a costly and sanguinary war in the Balkans might easily prove too great. Thus the Italian Government, having satisfied its immediate wants, should be in harmony with the other European Governments that are not yet prepared to reach out after what they want."

TOPICS IN BRIEF

THE average man doesn't vote for a candidate. He votes against one.—*Philadelphia Public Ledger.*

THE question is whether Flinnsylvania is better than Quaysylvania or Penrosylvania.—*Jacksonville Florida Times-Union.*

JOHN D. says he feels as fit as a fiddle; but we hope that he doesn't tune up and play another shake-down.—*Washington Post.*

WHATEVER else is to be said of John D. Archbold, it must be conceded that he has the courage of his correspondence.—*Fort Worth Record.*

IN Athens the woman who wears a large hat in a theater is fined $40. Speak to us no more of the decadence of Greece.—*New York Evening Sun.*

HOW strange to read that submarines have been ordered to Salamis, aeroplanes to Marathon, and rapid-fire guns to Thermopylæ.—*Philadelphia Ledger.*

TAKING his trusty cleek in his good right hand, President Taft points with pride to the fact that all previous crop records have been broken this year.—*Chicago News.*

OFFICIALS of the Express Trust aver that the rates proposed by the Interstate Commerce Commission would result disastrously for them, not pausing to consider that the old rates have been disastrous to shippers for a number of years.—*Chicago News.*

A SUBSCRIBER to *The Southern Lumberman* residing in the home of the Red Sox writes us: "It's easy to see why the Boston baseball fans have nicknamed Joe Wood 'Hickory.' He is a hardwood to beat in the world's series."—*Southern Lumberman* (*Nashville*).

EDITOR of *The Tribune:* My little three-year-old is digging in the backyard and rushes in every now and then with shrieks of delight at some new treasure he has dug up. Of course, it is nothing but an old button, or a worm, or a stray buckle, as might be expected, but how like a Congressional investigating committee! DAD.—*New York Tribune.*

SCORE again for Boston in her claim for reinstatement as the Hub of the universe.—*Springfield Republican.*

THE simple subjunctive—Joe Wood.—New York *Mail.* The simple indicative—Joe did.—*Chicago Tribune.*

ANDREW CARNEGIE is said to be trying to stop the selling of whisky in Scotland. Mr. Carnegie also tried to stop war.—*Topeka State Journal.*

SPEAKING of the law's delays, we notice that the Court of Appeals has just confirmed the sentence of a prisoner named Cain.—*New York Sun.*

IN the dynamite conspiracy case it is not certain that any persons will get sentence of imprisonment except the jurors.—*Omaha World-Herald.*

NOT all the Federal officeholders are enthusiastic for Mr. Taft. Some of them are doing a lot of muffled grumbling in their nosebags.—*Chicago Tribune.*

To offset John L. Sullivan's espousal of the Bull Moose cause, Jack Johnson comes out for Taft. So it seems that the President has a shade on the Colonel.—*Southern Lumberman* (*Nashville*).

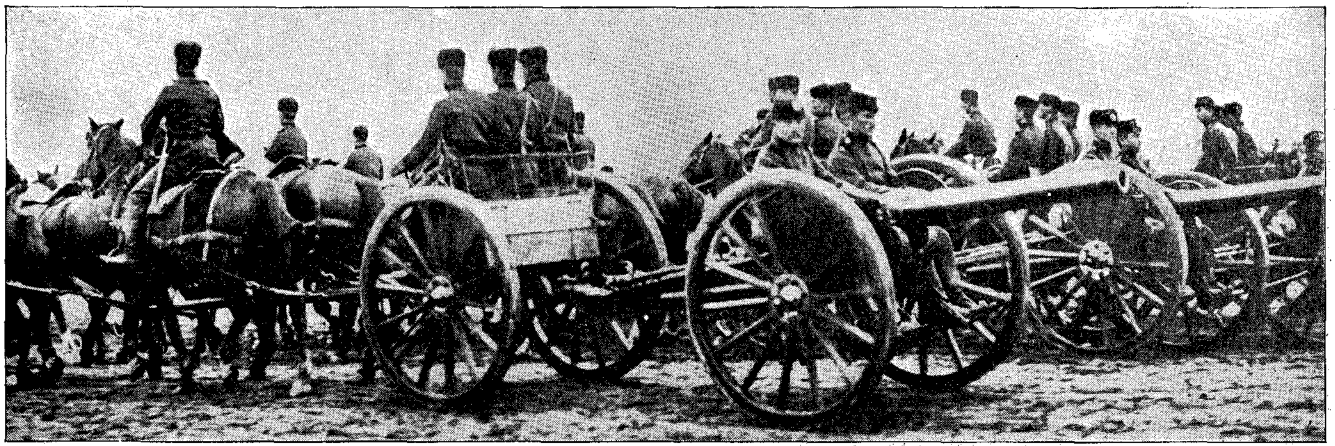
IF there is any one who can, without shedding tears, witness the departure of the patriotic Greeks from this country, it is probably the negro bootblack.—*New Orleans Times-Democrat.*

WHITELAW REID says he is thinking seriously of retiring shortly from the diplomatic service, from which it will be observed that he has been reading up lately on American political gossip.—*Washington Post.*

THE feeling against America which exists in some parts of the civilized globe is explained by the report of the Department of Labor which shows that we supply the world with phonographs.—*New York Evening Sun.*

THE disastrous railway wreck at Westport, Conn., may serve as a warning to sundry politicians in the vicinity of Armageddon who have also "taken the crossover at high speed."—*New Orleans Times-Democrat.*

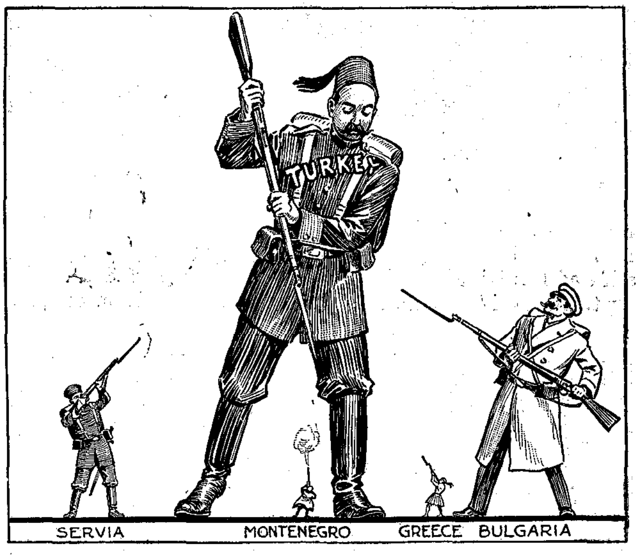
FOREIGN COMMENT



SERVIAN FIELD ARTILLERY GOING TO THE FRONT.

CHRISTIAN AGAINST TURK

IT IS STRANGE that the conflict between Christian and Turk, which has colored history ever since the crusades, down through the days of Sobieski and the Crimean War, should leave the reader of to-day's news in doubt about the underlying conditions of the present situation. In all the struggles between Greek, Bulgarian, Macedonian, and Moslem, the motive and incentive have been the same since Paris ran off with Helen. It is Europe against Asia. The East is still at war with the West. One of the ironies of recent chronicles appears in the fact that the very reformation, or attempted reformation, in Turkish politics has brought weakness to her. While Constantinople has been occupied in an attempt at better government, writes Mr. George Lloyd in the London *Daily Mail*, the distant provinces of Africa and Europe have been neglected and now may be lost. The disturbance in the Balkans presents a parallel to the loss of Tripoli. This eminent member of Parliament, who has traveled widely in the Balkans, both privately and as special commissioner, tells us what he considers to be the fundamental causes of the present disturbance. Abdul Hamid, he declares, ruled Turkey with a clear and definite policy with regard to the Christian subject. It was the policy of the Turkish monarch to foment quarrels between the Balkan nationalities. Since the fall of Abdul Hamid, says Mr. Lloyd, these quarrels and their animosities have largely died out, and the Balkan States have united in a common hostility to Turkey.



WAR STRENGTH OF THE OPPONENTS.

The height of the figures represents number of effectives.

The available forces of Turkey are placed by military authorities at from 420,000 to 725,000 men. Bulgaria has 235,000 to 350,000; Servia, about 175,000; Greece, 50,000; and Montenegro, 40,000.

These States have a war strength nearly or quite equal in total to that of Turkey, and in addition have the active sympathy of the Christians in European Turkey, who actually outnumber the Moslems in this division of the Empire, according to "The Statesman's Year Book." Hence the danger of the present situation. As Mr. Lloyd says:

"While the last three years in Turkey have been spent in faction, internal dissension, and in the crushing of distant rebellions, the Balkan States have strengthened their armies, increased their equipment, speeded up their mobilization, and at the same time have been careful, by their bomb outrages and by the activities of their bands, to maintain that misery and unrest in Macedonia which should serve them as pretext for war when the moment was ripe. Aggravated by the recent Kochana massacres and fired by the Salonica and Kuprili bomb reprisals, the Macedonian Bulgar now calls upon the Bulgarian Government to make war and obtain autonomy for Macedonia.

"The position of the Macedonian Bulgar is simple; he is tired of Turkish misrule, he is weary with his double load of taxes—one forced to the Turkish Government, one 'voluntary' to the Bulgarian Army—and he is generally unaware that he is for the moment a pawn in the game of 'Big Bulgaria' that is being played by the 'Internal organization' at Sofia. Until popular pressure became too great and until King Ferdinand had been publicly reminded that the same terms applied to him as had applied to the Prince of Battenberg, 'to lead the Army or take a locomotive to the frontier,' the Government resisted war."

The most formidable element in the present Balkan hatred for Turkey is the fact that the four great Balkan States, Bulgaria, Servia, Montenegro, and Greece, are in harmony against Turkey. Mr. Lloyd sees at present no solution of the difficulty unless "Austria as well as England and France, and probably Russia" interpose. He thinks the Slav and the Turk irreconcilable, but believes that the Turk in this case may be the best suzerain for these restless Slav States. It is evident, he adds, that the Balkan States need some absolute overlord, and the most obvious *deus ex machina* would be Austria, but would the other Powers stand her interposition?

"It is often said that there can be no solution of the Macedonian problem so long as Turkey is in Europe. This may be true, but we believe that any attempt at the present time to wrench Turkey away from Europe would lead to greater trouble not in only in Europe, but throughout Asia.

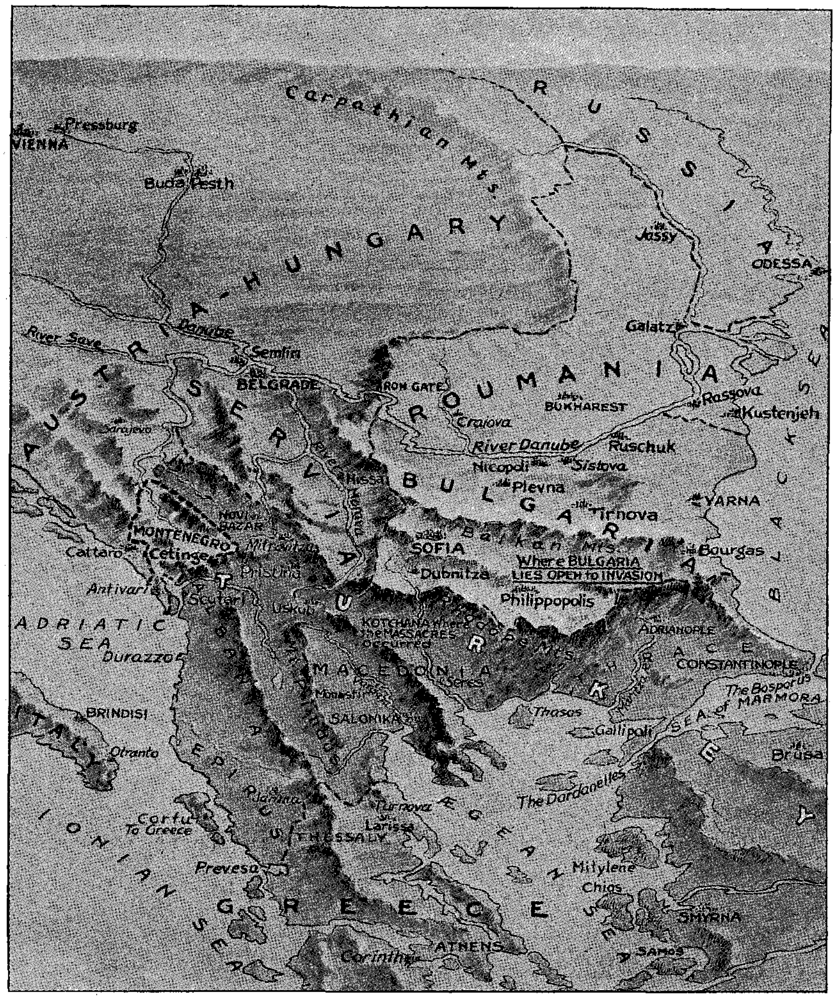
"If the Powers are determined to maintain peace, a compromise may yet be found under the egis of Turkish suzerainty which would pacify, if not satisfy, the Slav States."

The Panslavist League of the Balkans has formed a band of anti-Moslem patriots which it will be hard to dissolve. They have so far, we learn, defied the interposition of the Powers and the London *Saturday Review* thinks that Czar Ferdinand of Bulgaria has at last found his chance of establishing a strong and wide empire out of the Balkan States. Here are a few of the complications:

"The new Government in Turkey is not yet established and has been weakened by its struggle with Italy. Austria has lost her tool in Balkan policy, and her withdrawal from the Sanjak has weakened her power of direct pressure on Servia and Montenegro. Rumania, the danger from the rear, is for the present an unknown quantity in the situation. Above all, Russia is still suffering in prestige, and the Bulgar has put in a claim for the leadership of the Southern Slavs. This is Bulgaria's crisis. In itself the position is less serious than a year ago, when the Malissori trouble threatened to exasperate the Montenegrins beyond endurance. But it is Bulgaria which has brought Servia and Montenegro into line with herself and has joined hands with Greece, always ready to be a party to an anti-Turk and anti-Rumanian coalition. King Ferdinand is a very clever man, but we wonder whether he has now played all his cards. Austria has shown her weakness by appealing to Europe for support, in contrast to 1908, when Count Aehrenthal took action alone; but that does not mean that Austria will not now act alone if need arises."

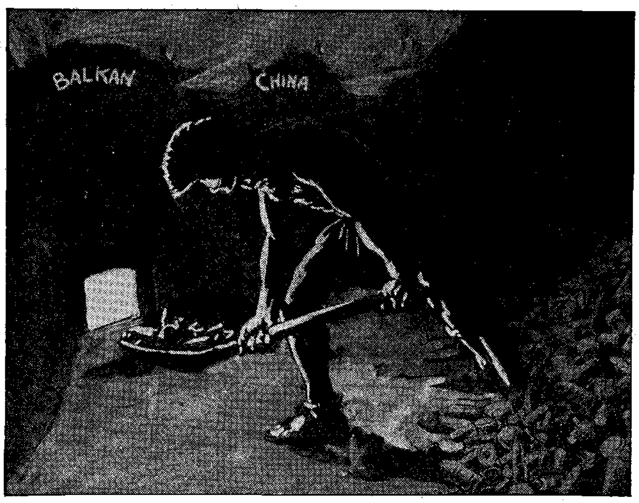
The attitude of Austria is of the utmost importance now, declares Mr. Lloyd. The diplomacy of Francis Joseph and his ministers has always had a tremendous influence in the policies of the Turkish Empire, despite the fact that the Austrian monarch has been less personally demonstrative than other European rulers:

"In this situation the attitude of Austria is the governing factor. Austria is well aware that England and France, and probably Russia, are all against an upheaval in the Balkans. It is difficult to believe that Austria would be willing to see Bulgaria and Servia, or Bulgaria alone, consolidated as a powerful Slav State lying across the road to Salonica. A successful Bulgaria would bar the eastern sea road to Austria for all time. It is no less difficult to believe that Austria would calmly view the gathering power and progress of a completely independent Albania, or welcome the effect which the examples of Slav independence and power would have upon the minds of Montenegro, Croatia, Bosnia, and Herzegovina."


Carpathian Mts.
RUSSIA
Pressburg
VIENNA
Buda Pesth
HUNGARY
AUSTRIA
Jassy
ODESSA
Galatz
River Save
Danube
Semlin
BELGRADE
IRON GATE
ROUMANIA
BUKHAREST
Rassova
Kustenjeh
Sarajevo
SERVIA
Craiova
River Danube
Ruschuk
Nicopoli
Sistova
Nissa
Plevna
BULGARIA
VARNA
Tirnova
Novi Bazar
Balkan Mts.
MONTENEGRO
Mitrovitza
SOFIA
Bourgas
Cattaro
Cetinge
Pristina
Where BULGARIA LIES OPEN to INVASION
Dubnitza
Antivari
Scutari
Uskub
Philippopolis
BLACK SEA
ADRIATIC SEA
Durazzo
KOTCHANA where the MASSACRES occurred
Rhodope Mts.
ADRIANOPLE
THRACE
CONSTANTINOPLE
MACEDONIA
Seres
The Bosporus
Monastir
TURKEY
SEA of MARMORA
BRINDISI
Thasos
SALONIKA
Gallipoli
ITALY
Otranto
EPIRUS
Brusa
The Dardanelles
Janina
Turnova
AEGEAN SEA
Corfu To Greece
Larissa
THESSALY
Mitylene
IONIAN SEA
Preveso
Chios
GREECE
SMYRNA
ATHENS
Corinth
Samos

From the London "Graphic."

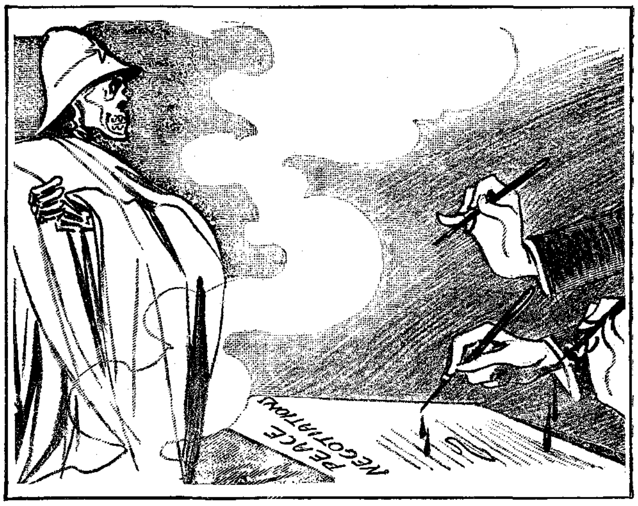
BIRD'S-EYE VIEW OF THE REGION OF WAR.


BALKAN
CHINA

THE TIRELESS FIREMAN.

MARS—"Another shovelful of cartridges and she'll blow up!"

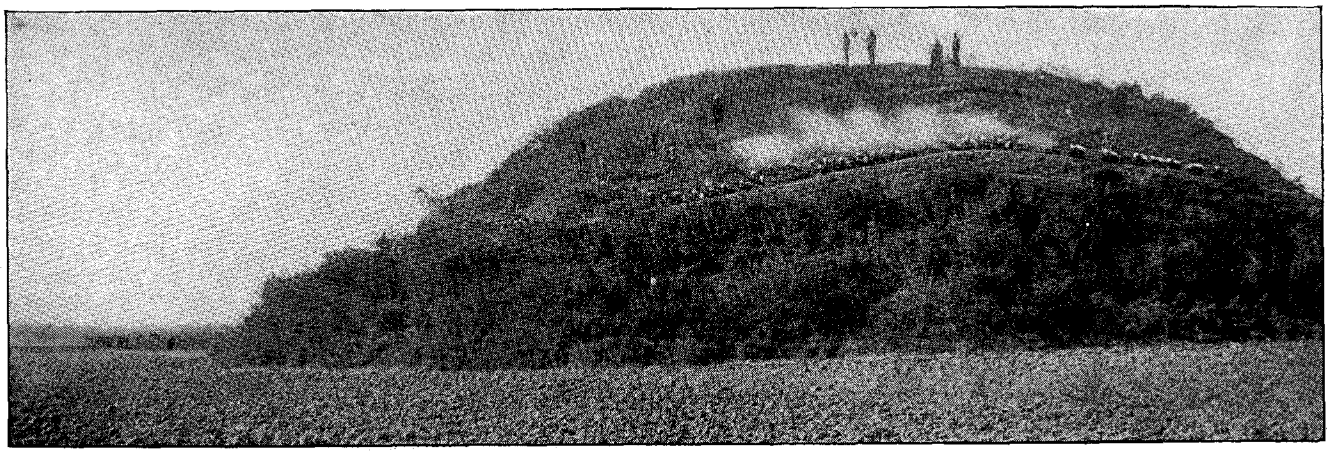
—*Ulk* (Berlin).


PEACE NEGOTIATIONS

WAR PARALYZES THE PENS OF DIPLOMACY.

—*Fischietto* (Turin).

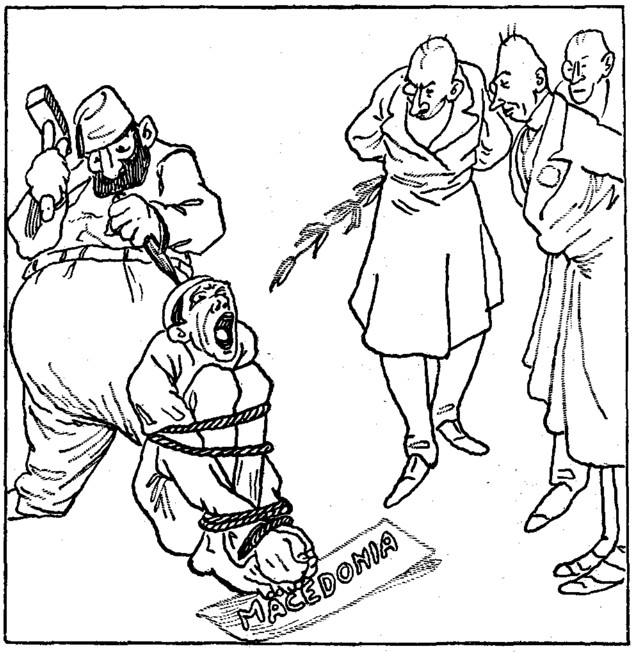
THE MASTER.



BULGARIAN INFANTRY ON THE FIRING-LINE.

AFTER STANDARD OIL

THAT A WAR will soon be on in Germany and in the Far East against the Standard Oil Company is the news brought by one of the latest numbers of the *Umschau* (Berlin), and confirmed by news dispatches. As our own efforts against this concern are not considered by all to be what might be called an entire success, it may pay to watch these efforts abroad. The plans in Germany are reported to be similar to those in the Orient. Instead of trying to break up the Standard into small units, in the hope that they will compete with each other, the foreign plan is to fight trust with trust—in Germany by a trust fostered by the Government, and in the Orient by a Dutch company which will adopt Standard Oil tactics in its campaign.



THE INGRATE.

THE POWERS—"Be quiet, you ungrateful wretch! Just think of all we have done for you in the last thirty years."

—*Novoye Vremya* (St. Petersburg).

The *Norddeutsche Allgemeine Zeitung* reports the provision of a government bill which aims to bar Standard Oil from the German wholesale business, which is to be entrusted to a national stock company operating under government supervision. Germany is alarmed, says this paper, at the rapid progress of Standard Oil toward a complete control of the German market. All attempts at competition by the German companies have failed, and prices are kept down only by the competition of the Austrian refineries, which may any day be removed by purchase or agreement. The new German concern is to depend for its supplies upon the independent producers of America, Russia, Rumania, and Galicia, and the bill is to make elaborate provisions to prevent the German monopoly from raising prices. Some doubt is exprest in Germany, however, as to whether the so-called American "independent producers" are really independent, while others fear that the American independents will experience a good deal of trouble in getting their oil to the coast.

The impression is widespread, we read, that Standard Oil will attempt, with a good chance of success, to close all the sources of oil supply, while at the same time the German people do not feel such an implicit trust in their own capitalists as to believe that they will be delivered by the new scheme from the perils of extortion. Even commercial organs like the *Berliner Tageblatt* insist that the bill must be most carefully drawn and the Government given the clearest veto rights, so as to prevent price manipulation. To make the measure popular it is intended to apply the proceeds of the monopoly to pensions for veterans, while the age limit for old-age pensions will be reduced from seventy to sixty-five years. Mr. Hugo Kloss, who writes about this coming struggle in the *Umschau*, does not care to be definite as to the possible results of the colossal strife. He writes:

"The trusts still appear to us Germans as a sort of exotic plants. While their growth in America has been so great that both the people and the Government seem to be bent on checking them, the Germans look quite favorably upon any attempt to establish monopolies."

The Standard Oil Company enjoys an undisputed supremacy in America and Europe, but not in the Far East, he says, adding:

"The new competitor of the Standard Oil Company in the Orient is the Königliche Niederländische Petroleum Gesellschaft, which furnishes oil to India, China, and Japan. This Dutch company has adopted the same tactics that have proved so successful to the American concern. It has a monopoly of the entire oil production of the Sunda Archipelago and owns an extensive net of pipe-lines, refineries, and cargo-boats plying between all the leading ports of the East. This same company has lately absorbed into one big concern all the competing companies of Holland's Asiatic possessions and has thus been in a position to oppose successfully all efforts of the Standard Oil Company to secure the Eastern markets.

"The American trust, however, has decided to attack the enemy directly in its own camp, and for this purpose there was recently formed in Amsterdam a Niederländische Koloniale Petroleum Gesellschaft with a capital of over $10,000,000. Every one knows, in spite of rumors to the contrary, that this new company is but a branch of the American trust.

"While the Standard Oil Company is fighting for supremacy in the Far East, Germany is now beginning to fight for supremacy at home, and the Deutsche Erdöl Aktiengesellschaft is feverishly at work trying to wrest from its American rival the markets of the German world. The German company has recently secured practically all the vast Rumanian oil-fields, and hundreds of miles of pipes have already been laid. Yet, in spite of the fact that the efforts of the German Oil Trust have so far been successful, apprehensions are felt as to its future since the Standard is determined to retain its markets, cost what it may. Fortunately for Germany, however, the Government of the Empire is just at present elaborating plans for a state ownership of the oil industries shortly to be put in operation, and it seems as if Holland were jointly working to the same end. State ownership of all great industries is the only powerful remedy against the trusts."—*Translation made for* The Literary Digest.

DISCORD IN THE CHINESE REPUBLIC

WHAT EMBARRASSES President Yuan Shi-kai most, next to financial difficulties, is probably the cold and even hostile mood of Southern political leaders who took leading parts in the recent revolution, say the press of the Orient. When Yuan accepted the presidency and organized a cabinet, he urged Dr. Sun Yat Sen and Hoang Hsing to come to Peking and help him in his great task. He even offered to make Hoang Hsing Minister of War. Yet neither Dr. Sun nor Hoang would accept the invitation, Hoang remaining in Nanking and Sun having announced his intention to retire to his native province of Canton. We read that shortly afterward the two Southern leaders organized a political party called the Tao-min-hoi, or Unionist Society, and established their headquarters in Shanghai, which to President Yuan appeared to be the rallying point of Southern republicans unfriendly to the Yuan Administration. Meanwhile Yuan succeeded in inducing General Li Yuen-hung to become a hearty supporter of the new cabinet, and, according to the Japanese press, employed him as his tool in the execution of his scheme of getting rid of some of the Southern politicians who he thought would stir up fresh trouble. While Yuan was thus scheming, we are told, he sent an emissary to Shanghai, instructing him to persuade Dr. Sun and Hoang Hsing to come to Peking. Meanwhile an untoward event occurred in Peking, which is described by the Osaka *Mainichi* in these words:

"General Li Yuen-hung, in command of the division at Wuchang, caused two of his officers, Lieutenant-Generals Chang and Pao, both known as Yuan's avowed opponents, to proceed to Peking and meet the President. No sooner did the two officers start for the capital than General Li dispatched a message to Yuan Shi-kai, warning him that they had been engaged in a conspiracy to overthrow the present Republic and establish a new one which would be more democratic. All this was, of course, a prearranged scheme, Yuan himself having instructed General Li to send Chang and Pao to Peking, from which he intended they would never be allowed to escape alive. The foul plot was carried out satisfactorily as far as Yuan was concerned. Scarcely had the two officers settled in their quarters in Peking when they were put to death with no trial whatever.

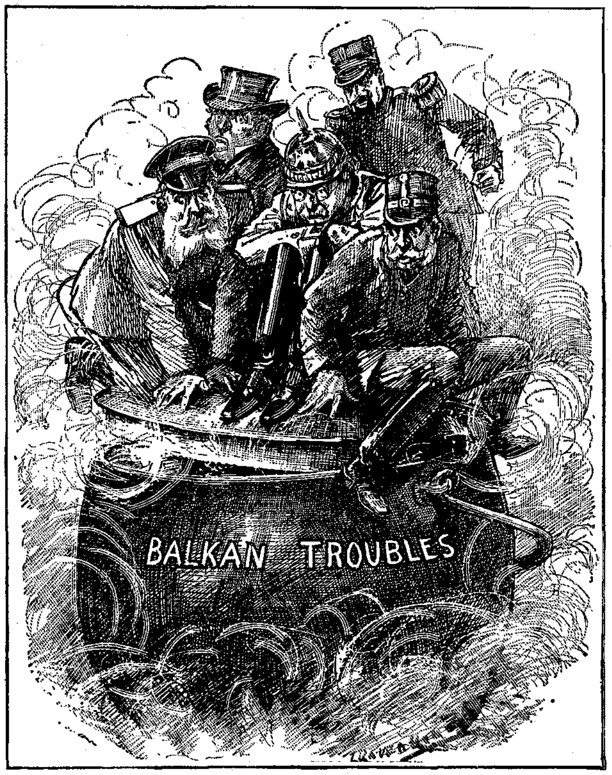
"It is highly doubtful whether Lieutenant-Generals Chang and Pao harbored any sinister designs such as were stated in General Li's message, but if there was any ground for suspicion, President Yuan should at all events have allowed them to present their side of the case before the proper authorities. Instead of allowing them this elemental right, Yuan ordered his officers to shoot them dead in a building into which they had been virtually lured. Such a performance, thoroughly characteristic of medieval barbarism, should under no circumstance be permitted under a government which claims to be republican. The only charge that could logically be brought against Chang and Pao was that they were not in sympathy with the policy pursued by President Yuan. As for their alleged conspiracy, there was no evidence whatever. Their summary execution, aye, atrocious murder, is calculated not only to damage the reputation of the Yuan cabinet, but to intensify the feeling of hostility which the Southerners have had toward the President ever since the inauguration of the present Administration."

This unhappy incident occurred when Yuan's emissary was employing all his power of persuasion to convince Dr. Sun and Hoang Hsing of the advisability of meeting the President. Dr. Sun consented to proceed to Peking in spite of all the disquieting rumors incident to the execution of the two officers. On the other hand, Hoang Hsing declined to accompany Dr. Sun, but repeatedly challenged Yuan, demanding explanation for the "murder" of Chang and Pao, both of whom were his chief lieutenants in the recent revolution. Yuan's replies being ambiguous and evasive, Hoang continues to pursue the President. Meanwhile Dr. Sun made a triumphant entry into Peking amid the most enthusiastic welcome of the President, his cabinet, and the people. To the editorial writer of the Tokyo *Asahi* it appears that the meeting of Yuan and Sun, viewed from Yuan's standpoint, was a success. To quote this journal:

"In diplomatic *finesse* Dr. Sun is no match for President Yuan, and it is only natural that their meeting should produce the results desired by Yuan. Judging from his utterances immediately after his meeting with Yuan Shi-kai, Dr. Sun pledged hearty cooperation with the present cabinet. In his speech inaugurating his new party, the Kuo-min-tao, or Nationalist party, Dr. Sun emphasized the idea that there has never been and should never be enmity between the North and the South. He advised Yuan, it seems, to remove the seat of government from Peking to Nanking, as this step would greatly aid the consolidation of North and South. Yuan of course would not adopt such advice, knowing well that his power and influence will greatly decrease the moment he moves south. It is more interesting to watch what the future relations between Dr. Sun and Hoang Hsing will be if Hoang persists in his uncompromising attitude."

And there are other factors of discord. "To-day," writes the Peking correspondent of the London *Times*,

"Observers in all parts of the country, and notably missionaries, have realized that while Young China differs from Old in externals and education, its racial characteristics must continue, for many years to come, to make representative government impossible, and the Republic merely a new name for old despotisms. They realize that among all the 'pure-minded patriots' whose praises have resounded in the press, there are not to be found six men in high position to whom either Young China or Old would entrust the handling of public funds. The essential features of the situation, as matters stand, are a rapid growth of irreconcilable provincialism on the one hand, and, on the other, the probability of Yuan Shih-kai's enforcing centralization by means of a military dictatorship."—*Translations made for* The Literary Digest.

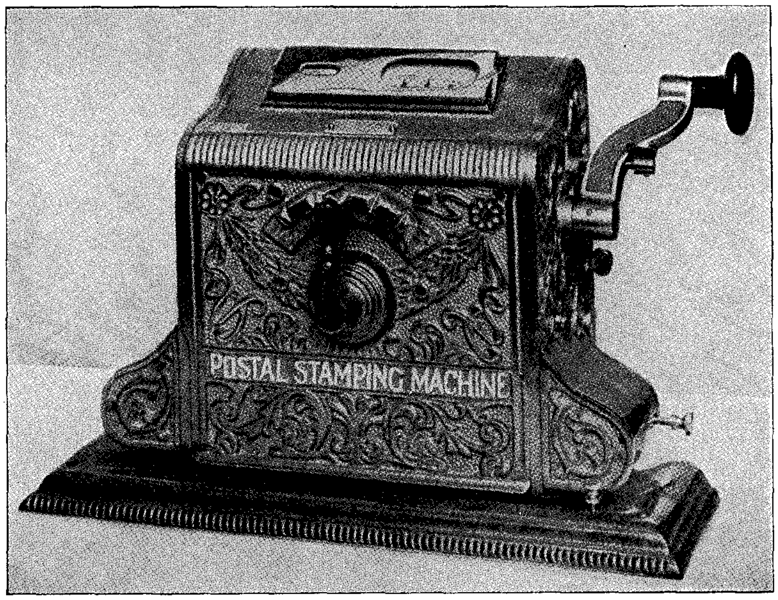


THE BOILING POINT. —*Punch* (London).

SCIENCE AND INVENTION

A SUBSTITUTE FOR THE POSTAGE-STAMP

A POSTAL INNOVATION that is claimed to be a saving of trouble and expense, both to the authorities and to offices with many letters to mail, is reported from New Zealand, that fount of novelties. Instead of buying postage-stamps, "licking" or otherwise moistening the gum on their backs, and applying sufficient pressure to cause adherence, the canny New Zealander may now put his letters under a machine and simply turn a crank. The machine, which he rents from the postal authorities, records the amounts stamped, just like a gas-meter (but presumably with more than its traditional accuracy), and payment is made to a collector who calls for it at intervals. The machine as now used, which is an evolution after trial and failure of several other types, has been in general use for about six years. It is described in *The Review of Reviews* (New York, October) by W. B. G. Wanklin, a resident of Christchurch, New Zealand, who has studied the plan from its inception, seven or eight years ago. He says:



IT PUTS THE POSTAGE-STAMP OUT OF DATE.
The stamping-machine adopted by the New Zealand Government.

"It gives impressions of half-penny, one, three, and six pence, and one shilling, and as each impression is made its value is automatically recorded on a set of dials at the top of the machine, which are plainly visible. . . . Those in authority will not unreasonably ask, What protection has the Government against fraud?

"In the first place, the machines are turned out from the workshop with only one means of opening, and that is by a patent lock, the key of which is handed to the postal authorities after the machine has been exhaustively tested. There are no screws that will give admission to the interior, and therefore the mechanism can not be tampered with. The dies are cut by hand, and it is just as difficult to copy them as to copy handwriting. Each die has a distinctive number and, as the department only gives permission for the use of the machine, a record is kept of every user, and any doubtful impression can be immediately challenged. The ribbons are non-copying, and a carbon impression could be easily detected with the naked eye or by the very simple test of glycerin. Both the inventor and the postal officials have tried every means of defrauding the impression, and the machine has arrived at its present state of perfection mainly by the criticisms and suggestions of the latter.

"However, the greatest safeguard was recognized in the fact that the impressions are not salable and the labor of committing a fraud would be valueless. Another safeguard is that the users are mostly commercial firms who would not be a party to fraud, and if there was any doubt suspicion would soon be aroused by the ramifications of the returns, which would be always before the departmental officers in their usual periods. From an economic point of view, the saving to the Government is very considerable; it saves the cost of printing stamps and the labor and accountancy necessary in connection with issuing and checking. . . . . . .

"The safeguards in the machine itself are that the handle will not move unless the indicator of the value is in the slot, but once it is set in motion it records the amount and can not be turned back.

"The department will refund the amount of spoiled impressions, but *only upon the production of the document, i.e.* the used envelop or telegraph form, and it must be unmutilated. This is a proper safeguard for both parties. No refunds are made on impressions upon plain sheets of paper. . . . . . .

"The accompanying illustration gives a good idea of the general appearance of the machine. In front is the indicator handle; on top of the machine are the recording dials under glass; on the right-hand side is the operating handle, with the trigger stop attached to it. Slightly at the back underneath the handle is the catch for locking the machine quickly when not in use. On either side of the machine, in the curved boxes, the ribbon is situated with its forward and reverse mechanism. Upon a flag appearing through the slot of the dial on top of the machine, as shown on the left, warning is given that the ribbon requires reversing. Showing at the back of the right-hand side ribbon-box is the ribbon reverse-handle. All that is necessary is to push in or pull out the handle, when the ribbon mechanism is thereby reversed. In front of the base plate a peg will be seen. As the dies descend on the center of the machine the normal position of this stop for single impressions is a corresponding hole slightly to the right of the indicator handle. If another impression is required alongside of the last, all that is necessary is to move the envelop one space further along, the requisite distances being marked on the base of the machine, release the handle catch, and turn the handle, as before. At the bottom is an opening in which the matter to be stamped is inserted. The indicator handle in front is then placed in the slot desired. One slot gives half-penny impressions, the next one penny, and so on. The handle release is then deprest and the handle pushed round until a complete circle has been made, when it is automatically locked. The value of the impression taken has been added to the total recorded by the dials at the top.

"The machine at present is only manufactured for using impressions of the British coinage values, but all the parts for altering to the decimal coinage of any nation are prepared, and in fact a machine is now under construction to the order of the Government of Ceylon for trial purposes.

"The machine is leased in perpetuity to the user for $135 in cash at a rental of one penny per annum.

"The Postmaster-General retains the key and the machine can not be transferred without his consent.

"The dies are the property of the department and in the event of the user wishing to abandon his machine (an event that has not yet happened) the dies are removed, which makes the machine inoperative.

"That there is a splendid future for automatic stamping-machines there can be no shadow of doubt, and there is practically no end to their usefulness."

The Secretary of the Post and Telegraph Department says in a report that "the machine as now constructed embodies all the improvements which, in the opinion of the department, were necessary to perfect it."

LIFE WITHOUT MICROBES

MICROBES are so universally present in living organisms, and they function in so many cases in direct aid of those organisms, that many men of science have gone on record as of opinion that life without such aid would be impossible. In other words, a perfectly sterilized man would soon be a dead man. It occurred to Michel Cohendy, of the Pasteur Institute of Paris, to try the experiment—not indeed with human beings, but with fowls, and the result has been clearly to negative this opinion. Mr. Cohendy's chickens lived and thrived very well without the omnipresent microbe. This result has already been announced in these columns, and we now reproduce in part from *Knowledge* (London, September) additional particulars of Cohendy's experiments, with a description of his apparatus. Says F. P. Mann, author of the article in question:

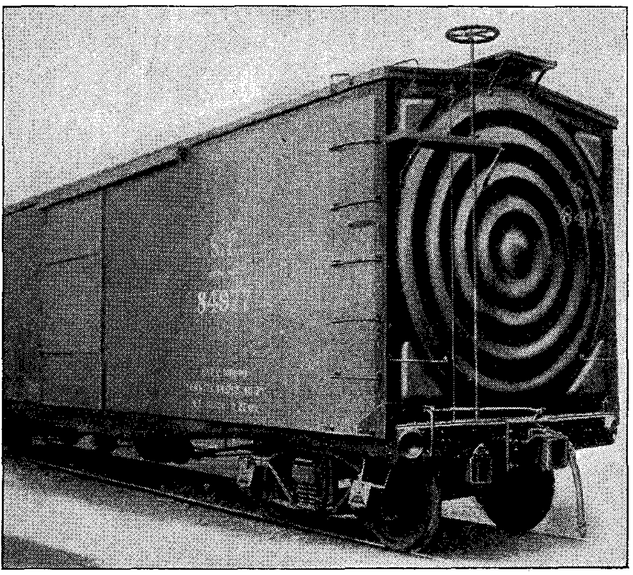
> "By the use of an ingenious apparatus for hatching the chickens and then raising them for a certain time, he was able to produce animals which did not contain any microbes in their bodies, and they were able to live and appeared to be as healthy as usual. Mr. Cohendy very kindly furnished us with the present description of his method.
>
> "What is needed in the present case is to have a suitable means for raising the chickens, starting with the egg, and then to allow them to grow under good conditions for several weeks, all the while being quite free from microbes. M. Cohendy was obliged to take great care in designing an apparatus which would carry out his purpose, seeing that it is quite easy for it to be contaminated with microbes which are always floating in the air or are contained in the different substances needed within the apparatus. He operated, in the first place, in a special antiseptic room which has the walls and floor well sterilized so as to reduce the number of microbes in the air to a very small amount to begin with. Then he made [an] apparatus which . . . serves in the first place as an incubator for hatching the eggs, and then as a chamber where the chickens are able to live as long as may be desired."

This device consists of a glass cylinder with a floor of sheet metal, and an attached metal chamber to serve as the incubator. Small doors communicate with the outside. We read on:

> "Before putting in the eggs, the apparatus as a whole is taken to a sterilizing apparatus, and is put into it and kept at a heat somewhat above the boiling point of water, so as to destroy all the microbes. The two doors of the cylinders are made with rubber joints with an extra protection of cotton which prevents microbes from entering. The air also needs to be kept renewed inside the apparatus while the chickens are living, and this is done by using a tube which runs through the laboratory window to the outer air. An air circulation is kept up in the apparatus, using sterilizers in the path of the tubes, so that the incoming air is quite pure. An ingenious method consists in keeping the air pressure inside the apparatus somewhat higher than what prevails outside, so that when it is required to open one of the doors there is a slight outrush of air from the cylinders so as to drive out any microbes which would tend to enter with the air. It is recognized that eggs when in a healthy state do not contain any microbes in the inside. The outside of the egg is well cleaned and sterilized, then three or four eggs are put into the incubator. This requires the utmost care in order to keep any germ-laden air from entering at the same time, and the author makes use of a rubber cloth-covered box which is quite similar to a photographic plate-charging box, with holes for the arms. The inside of the box is carefully sterilized, so that this allows of taking the eggs in the hands and by means of the box they are placed within the incubator. During the raising, a set of open bouillon tubes within the cylinder showed whether there were any microbes inside."

Drinking-water was supplied to the chickens by using a small plate or trough running along under a tube filled with cold running water for cooling the chamber. A slight amount of water is always condensed from the chamber upon the cold tube, and this runs down the trough to one end, where it collects in a small drinking-vessel. Grain and sand are well sterilized before putting them into the apparatus so that they are quite free from microbes, as is found by suitable tests in the first place. The writer concludes:

> "Mr. Cohendy thus succeeded in raising chickens for forty-five days which were found by analysis of the contents of the digestive organs, blood, and various parts, to be free from microbes. A longer time could not be given, owing to the size of the chamber, which was very difficult to make even of the present proportions. A number of check specimens were raised in the same way, but the usual microbes were allowed to enter. The author's specimens seemed nevertheless to be as healthy as the others, and when taken out into the air their bodies became peopled with disease and other microbes in about twenty-four hours; but, as might have been expected, they did not suffer at all from this, and the change over did not appear to affect them, as they grew up to adult size. These experiments seem to show that the preparation of the animal organism for fighting disease-microbes is not the result of individual acquisition, but is hereditary, and the conclusion is that life without microbes is possible for the higher animals, without any bad effect on the organism. It can no longer be said that microbes are a necessary condition for living animals."



From "The Railway and Engineering Review," Chicago.

STEEL-END BOX-CAR

In satisfactory use for three years on the Southern Pacific.

A STEEL-END FREIGHT-CAR—The ordinary box freight-car is conspicuously unfit to contain loads of heavy material, particularly steel and clay products. Buffing or sudden applications of the brakes cause such loads to shift suddenly, and this may break the end of the car, which is costly, not only because of repairs, but from the fact that loads must be transferred. A car with a steel end, devised to obviate these difficulties, is thus described in *The Railway and Engineering Review* (Chicago, October 5):

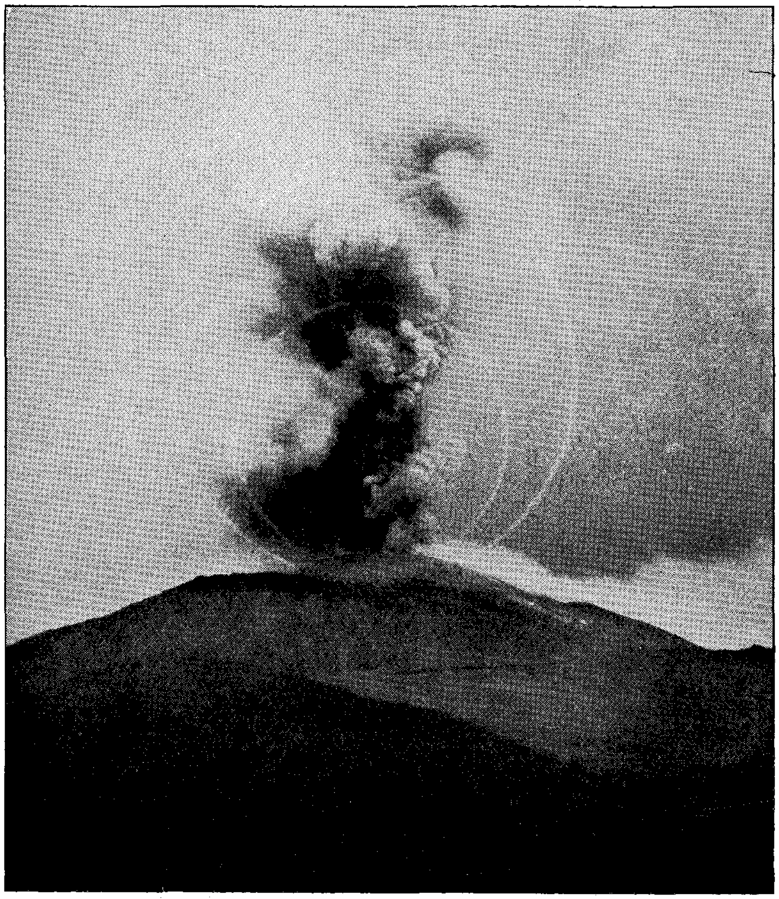
> "The end is constructed from a sheet of steel plate which is flanged on the sides to permit of its being secured to the side posts, the central portion being given a series of concentric corrugations for the purpose of imparting rigidity. The flanging and corrugating operations are performed at a single stroke of the press, hence the cost of fabricating, after sizes have been determined upon and the dies procured, compares somewhat with that of similar operations in boiler work. The ends may be secured either by bolts or rivets, depending on whether the framing of the superstructure is of steel or wood. The weight of such an end is understood to be not materially greater than that of the framing and sheathing in the usual box-car, while the expense of repairs is practically if not entirely eliminated."

A NEW WAY TO KEEP EGGS

CONSIDERING that there are now so many ways of preserving eggs "perfectly fresh," it is somewhat remarkable that these articles of food are so difficult to obtain in this condition. The latest plan involves the exhaustion of all contained or dissolved air in the egg and the substitution of an atmosphere of mixt nitrogen and carbon dioxid. Mr. Santolyne, who describes the method in *Cosmos* (Paris, August 22), tells us that the process now most used in France employs lime-water, but that cold storage still remains the best way of preserving eggs properly. The new gas process, just noted, is used in conjunction with cold storage, and enables the eggs to be kept for some time after removal from the refrigerating chambers, without impairment of quality. Says Mr. Santolyne:

"The method consists of keeping the egg in an inert atmosphere of carbonic acid and nitrogen. . . . The eggs are placed in tin cases holding 500 each. These cases are then surrounded with two wooden frames, an outer one to enable the cases to be set in cold-storage chambers, and an inner to facilitate the circulation of the gaseous atmosphere around the eggs. A little anhydrous chlorate of lime is placed within to absorb the moisture, and then the cover is soldered on, leaving a small hole about one-quarter inch in diameter. The cases are then introduced into a horizontal receptacle in which a vacuum is produced, thus removing the air surrounding the eggs and the gases dissolved in their albumen. Then there is introduced carbonic gas, previously heated. This is all done slowly, to enable the gas to penetrate into the egg, until the pressure gage remains stationary Excessive pressure is avoided, as it might be injurious to the eggs With a vacuum pump a certain quantity of the carbonic gas is now removed and replaced with compress nitrogen. Then the cases are removed from the receptacle, a drop of solder is placed on the hole in the cover, and they are placed in cold storage at 35 degrees It is unnecessary now to take care of the ventilation of the cold chamber or of the moisture of its air.

"The advantages of this system, the author tells us, are as follows: There is no evaporation at the surface of the eggs, no phenomena of oxidation, and no stale taste; they may be eaten from the shell even after ten months, and the albumen preserves the fine whitish tint that it has in fresh-laid eggs. The eggs may be kept some little time after being taken from cold storage before being delivered to the consumer. This is not the case with eggs preserved by cold alone. Bacilli, bacteria, and molds are killed by the cold and the gases, so that there are no moldy or decayed eggs and no loss. The cost is not much more than that of preservation by cold alone. The tin case, holding 500 eggs, costs $1.60, and accommodation for 1,000 eggs, therefore, costs $3.20. These cases may last ten years. All told, the extra expense comes to about 40 cents per thousand eggs."—*Translation made for* THE LITERARY DIGEST.



From "The American Journal of Science," New Haven.

VISIBLE SOUND-WAVES IN A VOLCANIC ERUPTION.

VISIBLE VOLCANIC SOUND-WAVES

PECULIAR CONDITIONS may make sound-waves visible as an accompaniment of certain volcanic eruptions—at least this is the conclusion which Frank A. Perret, an expert in these phenomena, draws from what he has himself seen at Vesuvius and Etna. What he calls "flashing arcs" were repeatedly observed expanding outward and upward from the crater's mouth, one at each explosion, just as actual sound-waves would do. Mr. Perret attempted to photograph them, but the photography of sound-waves, altho it has succeeded in the laboratory with the aid of special apparatus, could hardly produce results with an ordinary camera in the open; and the arcs in the photograph given herewith were drawn on the negative by the author. He writes to *The American Journal of Science* (New Haven, October) from Naples, Italy, that he observed the arcs hundreds of times and that their delicate luminosity, their elegance and perfection of form, and their grace and vivacity amid the contrasting color and sluggish movement of their surroundings can hardly be conveyed by words. He says:

"What is the nature of this phenomenon? The only hypothesis which seems in accord with the observed characteristics sets forth a proposition which, at first thought, may seem almost startling, *viz.*, that we have to do with *visible sound-waves.* According to some far from accurate measurements made on the spot the velocity of propagation of the arcs *seemed* to correspond with that of sound. We may certainly assume the outburst to be spherical or at all events globular, as tho a huge soap-bubble were rapidly blown from the crater and that the edge alone is visible and therefore appears from any point of view as an arc. The movement of this visible portion will therefore be at right angles to the line of sight, and the arrival of the sound—from the crater radially to the observer—must be compared with the arrival of the arc at some point equidistant from the crater, but at right angles to this radius. As the arcs rapidly fade into invisibility, the difficulty of accurate measurement will seem to be very great.

"But if we attack the problem by way of exclusion we shall find, I believe, that the velocity—even assigning to it values having a considerable margin above or below that of sound—can be made to harmonize with no other mode of motion. Actual mass movement, *i.e.* motion of translation of any material, solid, liquid, or gaseous, is negatived by the flashing of the arcs amid the relatively slowly rising and perfectly undisturbed volutes of vapor and detritus as well as by their direction of propagation, which is outward and downward as well as upward. On the other hand, any attempt at explanation on the basis of Hertzian or electromagnetic effects, due possibly to stress relief, etc., must also be excluded on the speed basis, which now becomes much too low.

"After all is said, is there any real difficulty in accounting for the flashing arcs on the basis of the proposed hypothesis? Sound is propagated in air by compressional-rarefactional waves projected normally. The conditions for the production of the arcs are sudden explosions on a large scale. Given these in sufficiency, may we not imagine that in the resulting aerial condensational-rarefactional wave—or sheet of superposed waves—the refractive and reflective indices will be so altered as to form in bright daylight a zone visible by contrast, especially when viewed longitudinally, *i.e.* through the edges of the transparent sphere? We are familiar with the visibility by contrast of the refrangibility of hot and cold air, and it would seem that mechanically engendered compressional-rarefactional aerial waves should be visible in the same manner if sufficiently accentuated."

NEW REGULATIONS FOR WIRELESS

Much has already been said in these columns of the proposed regulation of wireless telegraphy by the United States Government. After much discussion, Congress, at its last session, passed an act to regulate radio-communication. In addition to restricting the operation of wireless apparatus, it requires operators to secure licenses from the Secretary of Commerce and Labor and to conform to certain regulations to be issued by him. The act becomes effective on December 13, 1912. We read in *The Electrical Review and Western Electrician* (Chicago, October 12):

"In conformity with this law the Secretary of Commerce and Labor has, under date of September 28, issued the regulations which shall govern the granting of licenses and the operation of wireless apparatus. Nine districts have been established, with headquarters at Boston, New York, Baltimore, Savannah, New Orleans, Cleveland, Chicago, San Francisco, and Seattle. Radio inspectors, with offices in the respective customs houses, will have charge of the enforcement of the law and the regulations. Examinations for operators will be held at navy-yards, naval stations, army posts, the Bureau of Standards, etc. Nine grades of operators' licenses are provided for, including five commercial grades, two amateur grades, and two technical grades. For a first-grade commercial license an operator must understand the adjustment, care, and operation of the apparatus and be capable of transmitting or receiving at the rate of twenty words per minute. He must also show a familiarity with the law and the international regulations of the Berlin Convention. Amateurs must meet the same requirements, except as to speed of transmission. Women are eligible for licenses.

"All licensees are pledged to secrecy regarding received messages which are intended for other persons.

"The regulations which have been issued to cover examinations and the issuing of licenses seem entirely reasonable and will not work any hardship upon any of the interests involved, whether commercial or amateur. Whether the same may be said of all the restrictions incorporated in the act of Congress remains to be demonstrated by experience. That act provides that no wave-lengths between 600 and 1,600 meters shall be used by commercial stations, while amateurs are restricted to wave-lengths less than 200 meters. All ship-stations and all coast-stations open to general public service must be prepared to use two sending wave-lengths, of 300 and 600 meters respectively. All stations in these two classes are required to receive messages from any other such station, regardless of the system of apparatus used."

The provisions of the act, as passed, are based on the Berlin convention of 1906, modified somewhat in the same way as they were by the London Radiotelegraphic Congress of this year. *The Electrical World* (New York, September 28) holds that this modification did not go far enough:

"Such matters as the absolute precedence of emergency calls and the adoption of a uniform distress-signal, the prohibition of unnecessary transmission, insistence upon intercommunication, licensing of stations and of operators, and the requirement of auxiliary equipment for emergency signaling can hardly fail to meet with complete support. In contradistinction, however, the specific prohibition of the use for public service of wave-lengths between 600 and 1,600 meters, the stipulation that all ship communication shall be on either 300 or 600 meters wave-length (with the possible use of 1,800 meters for long-distance transmission), and the cumbersome form of sending messages would seem likely not only to work an extreme hardship upon corporations engaged in commercial radio-transmission, but also to bring about a considerable decrease in service efficiency.

"Since the *Titanic* disaster there has been much agitation toward securing a strict legislative regulation of radio-signaling. Points which really needed attention and remedy, such as the inability of the usual ship installation to transmit when the engine-room equipment was damaged and the fact that nearly all ships put out to sea carrying only one operator, were brought out. However, as is usual when we find a situation which has deserved attention for some time but has received none, the matter of regulation seems to have been rather overdone in the zealous endeavor to prevent recurrence of the circumstances in the days immediately following the accident, when no news could be obtained by wireless."

This relates specifically, of course, to the international regulations adopted at London. Going on to speak of our own law, the editor says:

"It would appear that the effect of what is perhaps the worst feature of the regulations adopted at London has been tempered, for the new law does not insist upon all ship-message traffic being conducted upon either 300 or 600 meters wave-length, but states that, in addition to a designated normal wave-length, stations may use other waves, provided that they are less than 600 meters or more than 1,600 meters in length. Had not this choice of wave-length been permitted, it is probable that great confusion would have arisen wherever a large number of ships came together, for all would have been 'on the same wire,' so to speak. Nevertheless, what is said to be a tremendous obstacle in effective ship-to-ship and ship-to-shore transmission still remains in both the London convention and the radio-communication act; this is the restriction for government use of the entire middle range of wave-lengths.

"The fundamental wave-lengths of ship antennas average about 400 meters, with extreme points about 150 meters above and below. Modern transmitters operate efficiently at wave-lengths from about one and one-fifth to say four times the natural wave-length of the antenna used and give best results at about two and a half times this. Therefore, the working ranges of wave-lengths for small, average, and large ships are 300–1,000, 480–1,600, and 660–2,200 meters respectively. Since it is considered impossible to transmit with good efficiency at wave-lengths below the antenna fundamental, it is very evident that in prohibiting the range between 600 and 1,600 meters the Government has effectually prevented ship-to-ship and ship-to-shore signaling under the best conditions. This is without regard to the effect of atmospheric absorption, which causes remarkably rapid attenuation when wave-lengths less than 800 meters are used and so increases the difficulties of transmission with short waves."

ELECTRIC HEATING IN SCANDINAVIA.—If electric heating is ever to be commercially possible, it ought to be in Sweden and Norway where water-power is widely obtainable, and where hydro-electric power-stations are numerous and effective. Trials recently made in these countries indicate that it may be possible to use electric current for heating purpose at a reasonable price, but only under special conditions. Says a writer in *Cosmos* (Paris, August 22), who gives credit for his data to *L'Electricien* (Paris):

"In Norway it is proposed to heat churches by electricity, so as to be able to utilize the power from central stations on Sundays—the days when most of the factories are closed.

"In Sweden the central station at Gothenburg has made several experiments with electric heating which have given, as we are assured, the best results. The current used was excess energy, which cost the city only one-seventh cent per kilowatt-hour. The experiments were carried out in twenty-two industrial plants and private residences and lasted from December, 1911, to April 1, 1912. As the energy used was obtainable only during the night, the heat was necessarily stored in appropriate accumulators for distribution during the day. Almost all those who made experimental use of this electric heat declared themselves satisfied.

"The cost seems to have varied considerably. For seven of the twenty-two installations the cost of the energy used was estimated at one-third cent per kilowatt-hour; in five others at from one half to three-quarters cent, and in six others, at one-half cent. Following these experiments, which were made during last winter—an exceptionally rigorous one—it was concluded that electric heating, properly managed in appropriate localities, is economically possible at a price of four-fifths cent per kilowatt-hour. It is intended to extend the same system of heating considerably at Gothenburg in the course of next winter."—*Translation made for* THE LITERARY DIGEST.

AN ANTISEPTIC LADY

A REMARKABLE TALE of a woman who is said to be able to exert a preservative influence upon vegetable and animal tissue by the mere laying on of hands is told in the *Annales des Sciences Psychiques* (Paris, August) by Drs. Clarac and Llaguet of Bordeaux, France. The account given by these gentlemen is marked by moderation, and their experiments were evidently carried on with scientific method. It is not to be expected that their results will be accepted until some one else has repeated them. They volunteer in the article no explanation of the marvellous powers that they ascribe to the lady to whom they give the name of "Madame X—," but their title, "A Hitherto Unknown Property of Human Effluvia," evidently refers it to some emanation from her hands or body—a favorite explanation of occultists, but one for which no warrant is found in the experiments themselves. The experimenters say:

"We have known Madame X— for about four years, and have understood that she kept by her a series of objects of organic origin, plants and small dead animals, which remained free from all putrefaction.

"Mr. X— affirmed that these objects had never undergone the least artificial preparation, that she had only touched them with her hands, every day, during a longer or shorter period; she declared, besides, that it was not necessary to touch the objects, that it was sufficient to place her hands over them at some distance, to produce the same results. Plants and animals, once thus sterilized, needed to be handled no more; notably a small animal, killed with a gun, remains to-day in perfect condition, four years later; its fur, admirably preserved, represents a coloration quite as vivid as in the live creature.

"In these conditions it was interesting to subject Madame X—'s hands to methodic and scientifically controlled experimentation. Madame X— willingly consented, and we proceeded in the month of October, 1911, to the experiments that form the subject of the present communication.

"We chose several specimens selected from the vegetable and animal kingdoms, and we placed them in the laboratory of one of our number, whence they were never removed.

"Certain of these specimens had been touched and handled by Madame X—; the others were simply exposed to her two open hands. . . . After each sitting we collected the specimens that had been exposed and placed them, carefully wrapped in paper, under lock and key, under shelter from all other intervention or manipulation, in a corner of the laboratory. All these experiments were thus scrupulously carried out and are reported as faithfully as possible, as follows:

"*Plants and flowers:* A rose and a little branch of a shrub. Very rapid drying (ten days). Complete preservation of color. Resistance of leaves on the twig.

"*Wine:* Progressive drying (twelve days) without alteration. No acid fermentation, while a 'control' specimen of wine soured and became moldy on the surface in three days.

"*Mollusks:* So-called Portuguese oysters and others of ordinary varieties. Progressive drying, complete in thirteen days, without putrefaction, while the controls underwent putrid alteration on the ninth day, with liquefaction and repulsive odor. . . . . . .

"*Fish:* Two dead specimens, not cleaned. Rapid drying, in three days, without alteration of form or odor. Preservation of color, the eyes remaining clear and brilliant."

Much the same results were obtained with birds and with small mammals. In the case of one of the latter—a rabbit—microscopic examination was made periodically of the blood, which had been drawn off for separate treatment. This showed, we are told, that the corpuscles remained in a perfect state of preservation. To quote further:

"On the twenty-eighth day, before the moment when the homogeneous mass assumed suddenly the consistence of a solid, it would have been still possible to spread a uniform layer of the semifluid liquid on a sheet of paper, and microscopic examination still showed the integrity of the corpuscles. At present the dried mass remains of a beautiful purple color without manifest alteration. Only since yesterday does it appear wrinkled on the surface.

"Such are the facts, set forth in their naked truth, with care only for scrupulous exactness. Is it possible to explain them in the present state of science? It is for scientists to say."

In a note, the editor states that previous experiments on various kinds of bacilli show that certain persons possess the power of killing them by touch or even by bringing the hands or body near them. He thus would have us infer that Madame X— caused the preservation of her plants and animals by actual sterilization—by killing off the bacilli of decay."—*Translation made for* THE LITERARY DIGEST.

SKINS—WET OR DRY?

THE QUESTION whether it is better for us to have wet or dry skins has been little studied by medical investigators—too little, thinks the editor of *Modern Medicine* (New York). The dangers of wearing too much clothing or too little have received much attention of late, and the writer believes that these dangers are intimately connected with the problem whose solution he here recommends. There seems to be no doubt, he thinks, that perspiration is for the purpose of carrying off surplus heat by invisible evaporation, and that visible moisture indicates that evaporation is being prevented by too much clothing. He goes on to say:

"The skin should never be absolutely dry nor appreciably wet. Of course, a bank clerk must work in a warmer room than a butcher, and must have less clothing, but either would be overclothed were he to exercise violently and would be underclothed if he were to sit outdoors in a snow-storm. The athlete when exercising is sufficiently clothed in 'running pants,' and likewise those who must work in warm rooms need astonishingly little clothing. Horsemen know that a heavy coat of hair keeps a stabled horse too hot and also is too hot for exercising. So the animal is clipt in winter and clothed only when at rest to prevent the 'colds' due to cooling off a sweat-soaked coat. American physicians have called attention to the few colds among the scantily clad women living in our overheated houses, while the English think the women underclothed in their cooler houses and injured by it. There is no question, then, that it is solely a matter of the environment, and those whose daily life submits them to rapid changes must have outer garments to don or doff as occasion demands. Even those who stay indoors or outdoors must vary the amount worn to avoid visible perspiration, which soaks the undergarments and causes chilling.

"The use of wool next the skin seems to be disappearing, and the use of vegetable fibers becoming more common. Cotton absorbs extra perspiration like a towel, and evaporates it to the outer layers much more quickly than wool, which becomes sodden. The woolen garments, then, seem to keep the skin too wet and subject to 'colds' from chilling, while the skin under cotton is dry. Wool seems to be designed by nature to keep outer dampness from reaching the skin, and no wool-clothed animal has sweat-glands. So the ideal cold-weather clothing seems to be cotton underneath and woolen outer garments, but all varying in weight and number of layers sufficient to retain warmth but keep the skin dry. The man who dances in a hot ball-room, wearing heavy woolens under his dress-suit, is sure to be overheated and so drenched with perspiration that chilling is sure to occur on the way home when he is fatigued and specially susceptible to infections. There is some sense, then, in the fad for wearing cotton summer undergarments in such a tropical environment. The skin is dry, and a heavy ulster on the way home prevents chilling. There is also a great deal we can do in regulating the absurd clothing of business men."

LETTERS AND ART

LOTI'S "DAUGHTER OF HEAVEN"

PIERRE LOTI has been so severe on the prosaic details of life in the new world that it seemed a foregone conclusion that his new play would give the opposite pole of poetry and imagination. He appears to have prepossest the critics of the New York press with visions of colorful dream, and they came away from the first presentation of "The Daughter of Heaven" satisfied with the color, but confessing to miss the rest. Many of them believed that Loti's usual high imaginative qualities must have been in the original play and could have been made apparent had the producers known how to bring it out. They refuse to be imprest with the evocations of Chinese life furnished by the Century Theater, but are vague as to what they want as a substitute.

"For those to whom spectacle appeals there may be attractiveness in 'The Daughter of Heaven' after the performance gets to going and there has been a ruthless elimination of non-essentials," says the reviewer of *The Times*, neglecting the statement of the management that the offering is a "dramatic spectacle." "So far as actual dramatic or artistic significance is concerned, the production of 'The Daughter of Heaven' . . . is scarcely worth the point of one lead-pencil," begins the *Evening Post* reviewer. But the names of Pierre Loti and Judith Gautier must have forced him to wear out several in the composition of his two-column notice. Since spectacle is what the management announces, it is fair to take them at their word and with this achievement there is little room for cavil. The writer in *The Tribune* says:

"At first glance the hero of the occasion yesterday afternoon at the Century Theater was Caramba, the costume-designer of La Scala Opera, in Milan, who designed—it might be better to say dreamed—the costumes worn by all those who appeared in 'The Daughter of Heaven.' A feast of color such as he has supplied to the long procession of scenes, both dim and resplendent, which mark the accomplishment of the love-tragedy provides revelry for the senses. The stately ceremonial which with most of the action abounds is in every case distinguished by hauntingly beautiful shades and tones of color, melting yet distinct, glowingly brilliant yet as soft as shaded candlelight. And in all this symphony there are only a few major colors repeated. The minor tones of blue and green seemed infinite in variety and combined into an infinity of satisfying design. The instinct for hitting upon just the right thing without undue effort—a trait which has been Italian through all the ages—is felt throughout the whole forceful harmony. It is not often that the costuming of a play, even of an elaborate and gorgeous spectacle, rises into a genuine artistic achievement."

The fame of Loti seems to lead most of the critics to believe all well in Loti-land, and charge what banality the play presents to the producers or to "George Egerton" (Mrs. Golding Bright), the translator. But Mr. W. B. Blake, who makes for *The Independent* (September 26) a study of the play from the French text, declares Loti "no dramatist," nor does he excel in collaboration. "Oriental women have ever been for him more or less ludicrous playthings, collectors' bric-à-brac. . . . Surely Loti is not the proper person to give us a convincing Empress of the Ming dynasty, a lofty type of Eastern womanhood!" Mr. Blake calls the play "admirably poetic in certain passages," yet there is a "glacial coldness in certain scenes where even imperial lovers might give hints of warm blood." We give a part of his outline:

"The scene and action of the piece are out of time, out of space. 'The Daughter of Heaven' is properly taken as a *féerie*. Yet the authors announce that the action occurs in our own time, in that ultramodern country, China. By way of introduction, they remind us that for three hundred years China has suffered from a bleeding heart. Her population has never become reconciled to the conquest by the Manchu Tatars, whose rulers sat upon the throne at Peking until the Republicans overthrew them. But the present revolution is only the final triumph, the successful culmination of China's three-century struggle to oust the alien. This much Loti and his coworker make evident in the course of an 'introduction' which teems with errors of fact. How can they refer to the Taiping rebellion as occurring 'twenty years ago'? The history of the Ming dynasty in the years immediately following the Manchu conquest affords, if I am not mistaken, a tragic romance not wholly unlike that of 'The Daughter of Heaven.' Finally, *Kwang Su*, the Phantom Emperor, so long kept in the background by the domineering Empress Dowager, his mother, is their principal male character. *Kwang's* adviser, the visionary *Kan You Wey*, who conceived the project of reconciling Tatars and Chinese, is here called *Puits-des-Bois*, or *Well-in-the-Woods*. Emperor and minister alike are dealt with as fancifully as any one could wish.

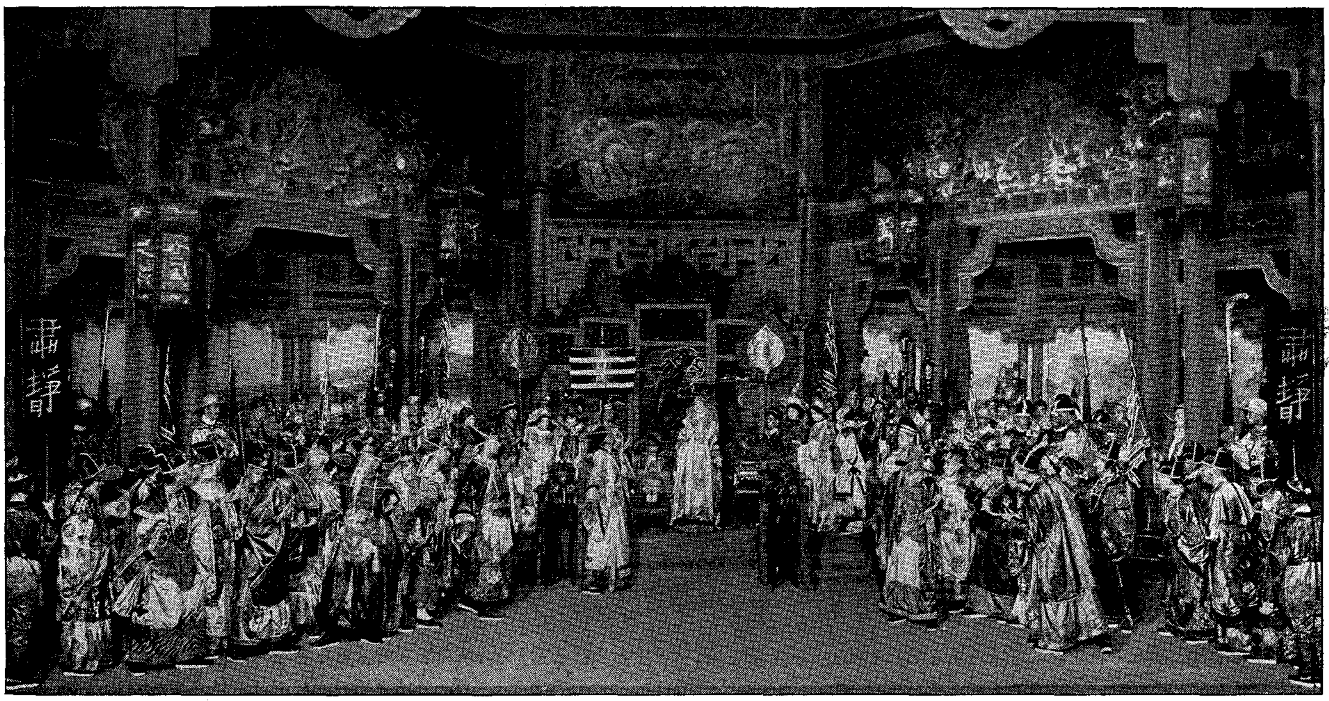
"At thirty, the Tatar Emperor is represented as having broken away from his gilded cage at Peking. He has, with *Well-in-the-Woods*, reached Nanking, the rival capital. He is disguised as the *Viceroy of the South*—a welcome but evidently infrequent visitor at Nanking. This city is the scene of great preparations. The action opens in the garden of the palace. Flowers—ponds—brooks—bridges of marble and lacquer; nothing is wanting. The talk of gardeners at work corresponds to that of the French maid with a duster in social comedy. Enter the disguised Tatar and his minister; and now we learn why he risks his neck at Nanking.

"It seems he is weary of light-of-loves and opium: the prescription of his mother at Peking. He wishes to see his Empire as it really is. He is distrest that there should be another imperial court so grandly held there; but he dreams of the Empress Mother of this Ming dynasty: young, widowed, and reputed beautiful. Nightly he writes verses in her honor. This Tatar is a sentimentalist of the grand 1830 vintage; he would have read Lamartine's 'Lake' with ecstasy. Says *Well-in-the-Woods:* 'You are as the sacred lyre whose cords vibrate at a breath!'

"In the second scene of this first act the Tatar Emperor, in a more splendid disguise than in Scene I, admires the purity of the art revealed in the throne room of the Mings. To his minister he whispers of his ambition to restore the noble tradition. He gazes upon the Empress, enthroned, surrounded by her brilliant court. He assists at the ceremony of her son's consecration. And he does homage, vowing to the Empress Mother of twenty-something years his loyalty, his hope of bringing about peace and union. He describes a vision in which he has seen her, the Ming Empress, upon the throne of the Tatar Emperor. He is most eloquent, this make-believe Viceroy of the South! You have guessed the secret—the Ming Empress is more beautiful than rumor herself had represented.

"For Act II we have moonlight. This reveals the tent of the Empress, on a marble terrace. Pale marble staircases. Fragrant incense. Kiosks. Statues of Oriental chimeras. Gongs. This scene, in a novel by Loti, would be described in not less than one hundred vibrant pages. As it is, it furnishes the setting for the Empress's confession—to us alone—of her love. Later, she honors the Tatar Emperor with discreet evidences of affection. It is much against his own wishes that he retires from Nanking at this point. And none too soon. His imposture is discovered immediately after his withdrawal. That he makes good his escape is due only to a steamboat lying in readiness below. A steamboat! An anachronism if ever there was one, whatever the authors of this dream-play may pretend about its period. . . . . . .

"Act III. The Siege of the Palace of Nanking. The defenders are decimated, and ready, not to surrender, but to immolate themselves on funeral pyres. Some of them do this, their Empress touching the torch to the pine boughs. A follower of the Empress describes terrible scenes in the streets of the city, already captured by the Tatars; a picture of burning, pillage, rape, mutilation. But this is nothing. The next act is infinitely more brutal: too brutal for anything short of grand opera, art's most decadent form. Here we only listen to descriptions; we are about to see with our own eyes. For the moment the Empress refrains from poisoning herself and takes refuge in



CARAMBA AT HIS BEST.

It is a scene in "The Daughter of Heaven" showing the Chinese queen at her moment of highest triumph. Likewise it is a triumphal moment for Caramba, the costume designer of La Scala, Milan, "who designed—it might be better to say dreamed—the costumes" worn in this play.

flight, only because her advisers unite in urging this as her duty to her infant son. She rejects the offer of clemency extended by the Tatar Emperor, in which course her forces loyally support her. Only an ideal of fanaticism (or theatricality) excuses this folly."

The critics were perhaps unfeelingly spared the sight of horror to relieve their boredom. Instead of fifty there were scarcely five gory heads exposed. Mr. Blake continues:

"When 'The Daughter of Heaven' is finally staged, there will be discussions of the fitness of the first scene of the fourth act for any stage. Some will denounce this scene as depraved exhibitionism, blood-lust that almost deserves the harsh words spoken of 'Salome.' Others, variously, will allege that its atrocities are historic and that they are moving.

"In this scene fifty executions occur just off stage; we see the flashing sword of the headsman rise and fall; we see fifty heads nailed to the city wall. It is the city of Peking. The Tatars have crusht their enemies. The boy Emperor of the Ming dynasty has lost his life—we are not told the exact circumstances, and are properly grateful. True, there may be a loss of dramatic effectiveness; but the little Emperor is one of the few really pleasing figures here; his childish person is painted with no little skill by the author of 'The Romance of a Child.' We do not want to see him unhappy—much less to see him butchered.

"The scene shifts to the palace of the Manchu Tatars. The Tatar Emperor is aghast at the excesses of his ministers and generals. He has in vain commanded clemency; one hope remains. His union with the Ming Empress would restore peace and good feeling; would bring within his arms the woman he loves. He holds the Empress prisoner; he offers himself as lover and as an Emperor pleading for his people. But she will have none of him. Her son has been taken from her, her followers butchered. She rejects his offers and receives from him, at her insistence, a drug which brings relief. She mounts the throne of the Tatars (once the throne of her own dynasty) and dies in the arms of her lover. For she confesses, at the last, that she has refused his throne because—but here are her own words:

"'I would have yielded, perhaps, if the duty you presented to me had been but a painful duty; but it would have been too easy and too sweet—for I loved you.'

"And there we are left; the bloody opera ends on a note which may or may not ring true in China, but sounds in our ears less tragical than false."

The producers of this piece have perhaps wilfully misled by glozing the banal quality of the play, for the reviewer of *The Evening Post* writes:

"In much of this, it will be seen, is the true note of poetic tragedy. The ideals are high, the emotion deep and noble, the climax tense, and the catastrophe logical, complete, uncommon, and sympathetic. Moreover the tale, as told, has a particular value, as a striking study—idealized or not—of Chinese conditions and character. Being essentially tragic, poetic, and Oriental, it needed for its effective interpretation actors more or less imbued with the Oriental, tragic, and poetic spirit. The performers at the Century exhibited few, if any, symptoms of any special qualifications in any one of these directions. They had been carefully drilled in certain willow-pattern plate conventions, hid their hands in their sleeves, and kowtowed with precision, while some of them even essayed to make English sound like Chinese by squeaking it, but none of them, even among the principals, appeared to realize that the piece was of romantic or poetic texture. They were as void of inspiration as they were of Orientalism, and acted with a deadly mechanical perfunctoriness that reduced the whole thing to the level of cheap melodrama. Very few of them, it may be said, were players of any distinction."

CHINA'S NEW ALPHABET—Nothing could be more deeply significant of the budding spirit of progress in the Flowery Kingdom than the determination of the new leaders to abolish the old system of writing, which required the student to memorize no fewer than 8,000 ideograms, as a preliminary to the pursuit of written knowledge. For many years Chinese students, both men and women, have been admitted to the leading universities of the Western world, and it is but natural that they should have contrasted unfavorably this cumbrous and laborious method of preserving and imparting knowledge with the advantages offered by a phonetic alphabet. Consequently steps were taken some time ago to construct such an alphabet and substitute it for the previous mode of writing. These steps are described in *La Revue* (Paris):

"The task was entrusted to a learned committee, composed of Chow-Hi-Chu, the Secretary of the Chinese Legation at Rome, the adjunct secretaries Wan and Chou, and Solonghello, professor of Chinese and Japanese at the School of Oriental Languages in Naples and one of the greatest polyglots in the world. These gentlemen have studied all known alphabets and combined them to form one which shall represent every sound in the Chinese tongue. The alphabet adopted by them consists of forty-two characters, of which twenty-three are vowels and nineteen are consonants.

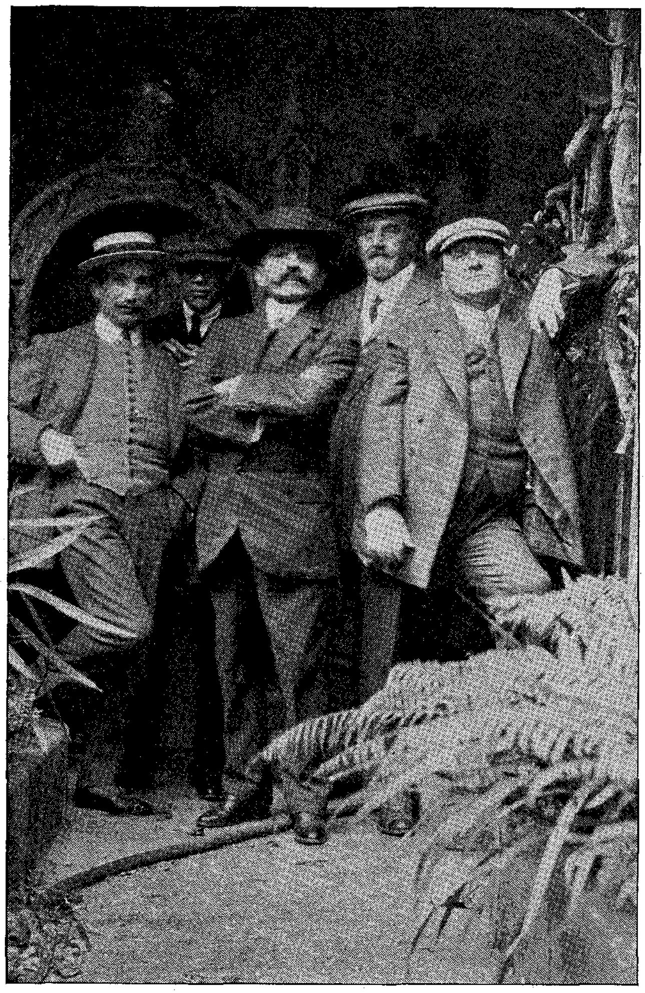
"Of the vowels four are taken from the Greek, four from Russian, five from Latin, and one from Chinese. Of the nine remaining vowels, two are modified or elongated signs, and seven are reversed ideograms.

"Of the consonants, fourteen are from Latin, three from Russian, and two from the Greek. With these it is possible to write all the words used in the vulgar tongue in any part of China.

"The innovation has been received with enthusiasm, especially in the southern provinces, and it is believed it will be in general official use by the end of the year."—*Translation made for* THE LITERARY DIGEST.

SINGERS ON SINGING'S DECLINE

SINGERS OF THE OLD SCHOOL call their art *bel canto;* those of the new are careless whether their product is known as "beautiful song" or what not. They prefer to be styled dramatic singers. Madame Sembrich, one of the greatest of the few remaining *bel canto* singers, laments that her art does not progress alongside the accessories of operatic production. "The tendency in opera nowadays," she says, "is to strive for correct *mise-en-scène*, for effective stage-management, for dramatic action, for good enunciation. The opera composers devote their attention to the orchestra." It is very easy, adds the great diva, "for a girl with good looks to achieve success on the operatic stage now, after she has studied a very short time and has by no means placed her voice." That could not be done, she declares, in the days when she was studying. From these assertions she passes, in talk with a New York *Times* reporter, to reminiscence and comment on the art she has so long adorned:



THE PRODUCERS OF "THE DAUGHTER OF HEAVEN."

Reading from the onlooker's left are Caramba, costume designer; Hugh Ford, stage manager; Pierre Loti, Waldo Story, the sculptor, and George C. Tyler, of the Liebler Company.

> "One can not sing 'Norma' or 'Sonambula' without study, and hard study. In the modern works an effect can be made with acting. In some of them it is scarcely necessary to sing at all. Not necessary, I say, but how much better the works sound if they are properly sung, and how much longer a voice lasts if it is properly used.
>
> "It is just as important to sing Wagner as it is to sing Bellini. And it is the voices that are properly used that last. Look at the career of Lilli Lehmann, how long and honorable it has been; and she has sung heavy rôles like *Brunnhilde* and lighter ones like *Violetta* and *Norma*. But she has never misused her voice.
>
> "Fifteen years ago I was a leading member of a company which was producing Italian opera in St. Petersburg. The famous Italian baritone Battistini, who has never sung in this country, was also a member of that company. After we had sung in St. Petersburg I never heard him again until last year in Rome, fifteen years later, when he was over sixty. I heard him sing Donizetti's 'Don Sebastien.' His voice was just the same; his art was just as consummate. Such is the result of a correct training in *bel canto* singing.
>
> "I can say for myself that my voice would never have lasted so long if I had not sung correctly. Too, I have been careful in my selection of rôles. My voice is a high soprano but it has power, and I could have been heard in dramatic parts, but I did not force it to stand the strain of such rôles.
>
> "The situation of to-day is a peculiar one. The singer is greatly assisted by the heavy orchestra, by the beautiful costumes, the scenery, and the lighting. Often in the Grau days I have walked on the stage with a couple of plain chairs and a table, with the chorus standing in a stiff row behind me. One had to sing, that was all; there was nothing else to do.
>
> "It used to be believed that Wagner would ruin the voice, that he would destroy the singer. So he would if the singer let him. But Lilli Lehmann and Jean de Reszke taught us differently, and in some instances, notably that of Olive Fremstad, this tradition has been preserved. One can sing Strauss. Did not Olive Fremstad sing 'Salome'? One could even sing 'Elektra.' 'Louise' can be sung. All of the modern operas can be well sung, and they will make a greater appeal; and the singer will be able to cope longer with public life. It is a pity that while everything else on the opera stage has so much improved, singing is retrograding."

Dr. Frank Damrosch, reading Mme. Sembrich's melancholy forebodings, hastens to assure us that the case is not as hopeless as Mme. Sembrich states. The tendency as she outlines it does exist, admits Dr. Damrosch, "and it is the unscrupulous teacher who is largely to blame":

> "There is a great and growing number of these teachers who hold out promises to place their pupils very quickly in practical work, to make stars of them over night. They offer a huge temptation to the young singer, the temptation to become great quickly, the temptation of a financial success. This living for quick results means inevitably a brief and meteoric career. We have many of these strained, forced voices in opera to-day. They have not learned to care for their voices and they are foolishly attempting unsuitable rôles, rôles that are too heavy, long before they are ready to sing them. These voices will not last nor will they produce the best. Art is long, it can not be hurried, the art of singing least of all, because of its peculiar physiological nature and its imperative need of slow development. In singing, almost more than any other exercise of the bodily resources, the slow, easy development of the muscles which control the delicate vocal apparatus is alone able to secure lasting results. A prize-fighter does not use a fifty-pound dumb-bell every day. He trains his muscles gradually and with more care than many a young opera-singer gives to the delicate throat muscles when she attempts heavy rôles and sings too often. This carelessness is the fault of these conscienceless teachers, who, having perhaps a 'pull' with impresarios, are shoveling young singers on the stage, untrained and unfit.

"These people are not harming the art of singing itself, which is the same as it was a hundred years ago, but they surely are diminishing the number of our best singers. There are still, however, some teachers who take a very firm stand in upholding the best traditions of the old Italian school of singing, and who carry on their work regardless of the modern tendency. They are working solely with a view to producing the very highest in *bel canto* singing, and it is from their hands that our truly great singers come. They have conscience and they have the highest ideals, and this cross-current of the modern tendency does not affect them nor the art they uphold."

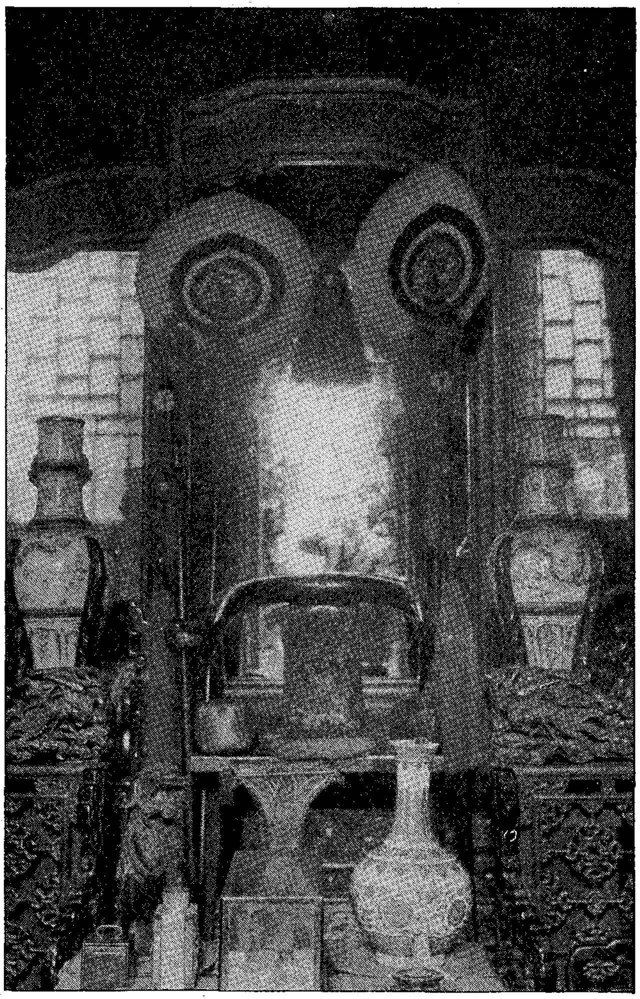
It is not exactly a ladies' battle that Mme. Sembrich precipitated, but her pronouncement has stirred up another singer, Mme. Gadski, to speak up for her side of the field. Mme. Gadski will grant what Mme. Sembrich says from the point of view of a "coloratura" soprano, and what Dr. Damrosch says from the point of view of a teacher; but something remains to be said which she voices in her capacity as a dramatic soprano.

"I do not believe that the art of singing is declining because of emphasis on dramatic interpretation. A singer is not a creator, but an interpreter, and she is compelled to interpret that which composers have written and which enlightened public opinion has found acceptable. A singer and her style must be modified by the epoch in which she lives. The forms in which 'Traviata' and 'Lucia' are written would not be used by the composers of to-day. These operas will be revived, but less and less frequently as the modern style of operatic composition gets a firmer hold on the attention and tastes of the public. This is what I think Mme. Sembrich really means by the decline of singing.

"But to my mind these operas are worth prolonged and arduous study, not as an end but as a means. The end should be to apply the art of *bel canto* gained by that study to the singing of modern dramatic music. This training corresponds to the training in classic literature given our young men in the universities. Of such lack of proper schooling for our singers we have had many tragic examples of late in Europe, where audiences have impulsively tended to forgive deficiencies in operatic singing if they are counterbalanced by vigorous and persuasive acting. But these singers can not last without *bel canto*. The art of *bel canto* will survive because artists can not survive without it. It is necessary for the self-preservation of the singer, if nothing more.

"A few years ago Lilli Lehmann and M. Jean de Reszke proved that the art of *bel canto* could be applied to Wagner, and I myself believe that the art of *bel canto* can, ought, and must be applied to the most 'modern' operas, the composers of which seem to regard the voice as an orchestral instrument combinable with the others.

"We must bear in mind that the art of singing is not empirical. The laws that govern correct singing were found out long ago, and form the only method of singing that exists. There is no need to imagine that because a singer adapts herself to the kind of opera of the time, and because the full resources of the voice are not exploited as such, the art of singing has died out."



THE CHINESE IMPERIAL THRONE.

Rescued from a river by Pierre Loti during the Boxer Rebellion, now the chief ornament of his Chinese room at his country estate.

NEWSPAPERS WITHOUT IDEAS

WHATEVER EQUIPMENT of "broad general ideas" may exist among American editors, they are not *encouraged to display this commodity in their papers,* says Mr. R. A. Scott-James, an English journalist who is making the usual tour of inspection. "The average daily journal does not exist to propagate ideas," he declares in *T. P.'s Weekly* (London). Promoters of the American press themselves, in the view of this British observer, have usually in that direction "no special pride or ambition." Dubbing them "business men" he goes upon the assumption that their vocation can not entertain ideas. We read:

"Papers are the commodity in which they deal—an elastic commodity which on occasion may subserve other business interests. It is their belief that the general public—the majority for which they cater—demands constant sensation of the crudest kind; that it demands variety; that it detests continuity; that it prefers the language of slang to the English language. They cater, in fact, for every one who can read, for every one who has come under the spell of elementary education. They refuse to ignore the tastes of the most ignorant or even the most brutalized of readers, and they persuade themselves that these are the majority. Let me not be misunderstood. I am not attempting to disparage the motives of the American newspaper owner. His motives are just as good as those of the Englishman who is in the same position of power. The desire to win a title is certainly not nobler than the desire to increase a fortune. The commercial system of exploiting the coarsest tastes of the community is not one whit inferior to the system devised in England for exploiting the sentimentalism and the faddism of the public. I would rather see the frank exploitation of the depravity of New York than to witness the insincere exploitation of what passes for 'conscience' in England."

Mr. Scott-James suggests that "the localization of American papers, the present impossibility of their being national papers," accounts for so "many of their obvious defects." Moreover,

"It partly accounts for their commercialism. It partly accounts for their inaccessibility to ideas. How little space is devoted even to politics, excepting at particularly exciting moments when Mr. Roosevelt may be on the warpath! How great a space is devoted to businesses and corporations! The 'leading article' or editorial is a feature which no English morning paper has dared to neglect; but the corresponding editorial page in America is generally beneath contempt. Usually it is the part that is the worst written, and it is entirely lacking in authority. . . . Dramatic criticism in most papers resolves itself into the most trivial stage gossip and personalities; it is distinctly inferior to the dramatic criticism of English papers, and infinitely inferior to that of Paris. The literary columns, if not conspicuous by their absence, have generally the same characteristics as the dramatic columns."

RELIGION AND SOCIAL SERVICE

FOR A CENTURY'S BLESSINGS

OUTCLASSED only by St. Paul's Cathedral and the British Museum, the imposing domed building of the British Wesleyan Methodist Church opens its doors to the varied activities of this church's work in London. The structure is the expression of a singular offering. It was built by a "Twentieth Century Fund" gathered as "a sacrifice of thanksgiving for the blessings of the past century." This fund was organized to consist of one million guineas from one million Methodists in Great Britain and Ireland, and the money when raised was dedicated to "the evangelistic, educational, and philanthropic purposes of the Wesleyan Methodist Church at home and abroad." On October 3 the building was opened with appropriate ceremonies. "When it is stated that the total membership of the church in this country is considerably under a million, including children, it will be realized that it was a great deal to ask," says a London correspondent of the New York *Sun*. He adds:

> "But those responsible had not misjudged the loyalty and devotion of their followers. If the rich man could put down his 500 guineas, there were 499 boys and girls to be found for the guineas over and beyond what had been asked of him. As a fact, however, no fewer than 720,000 individual and separate guineas were subscribed, and none will ever pen the whole story of the self-sacrifice upon which these new walls have been built."

The building stands on historic ground in the near neighborhood of Westminster Abbey. "From the earliest days of the evangelical revival," says *The Methodist Recorder* (London), "there was a place, 'room' or 'house' in Westminster, in which Wesley preached and sang and trained members of society to seek personal religion, to live holy lives, to go about doing good." This imposing building contrasts strongly with these humble beginnings. The memorial is not yet quite complete, for in building it encountered the claims of one of those antique privileges, perhaps unhappily missing in the new world. The right of "ancient lights" forbids a new neighbor darkening the windows of one already on the spot, and the Westminster Hospital opposite complained that its compounding rooms in the basement would be robbed of light. Until the removal of the hospital, a matter of a few years, the Methodist house must go without its front towers. In *The Methodist Recorder* we read this account of the enterprise:

> "The Wesleyan conference at Hull, 1898, apportioned this great sum [one million guineas], one of such purposes being 'the purchase of a suitable site in London, in a convenient and prominent situation, and the erection thereon of a monumental connexional building, £250,000.'
>
> "A conference committee met in London in October, 1898, and directed that the connexional buildings should comprise a large hall to seat three thousand persons, a smaller hall to hold one thousand, a lecture hall or library, with suitable committee-rooms and offices for various departments of Wesleyan Methodist Church work.
>
> "The Twentieth Century Fund was inaugurated at Wesley's Chapel, City Road, on November 8, 1898. It was completed at the Wesleyan Conference at Sheffield, in July, 1904, when the committee reported that £1,075,727 had been raised, including £52,424 from Ireland, and £16,000 from the missionary churches abroad.
>
> "In January, 1903, the committee, with the approval of the Conference, purchased the freehold site at Westminster formerly occupied by the Westminster Aquarium and the Imperial Theater, at a cost of £340,982. Of this land, portions, now occupied by Caxton House, have been sold for £200,000. A portion has been devoted to the construction of new streets, and a further portion is still available for building purposes. The residue, covering an area of upwards of 30,000 square feet, is occupied by the new buildings.
>
> "In June, 1904, the trustees invited architects to submit sketches of such a building as the Conference had directed them to erect. One hundred and thirty-two designs were submitted. Nine architects were chosen, on the advice of Sir Aston Webb, to submit detailed designs and estimates of cost. These designs were completed in May, 1905, and the plans of Messrs. Lanchester and Rickards were accepted.
>
> "In addition to the accommodation originally suggested, the new buildings comprise a very spacious lower hall, a conference hall capable of holding upwards of 250 persons, and numerous suites of offices available for letting.
>
> "The amount which the trustees received from the Century fund was £242,206.
>
> "The contract prices for the buildings, including equipment and architects' fees, amounted to £155,710. This sum does not include the cost of furnishing, nor the cost of the organs in the large and small halls. The cost of the land occupied by the central hall and connexional buildings can not be accurately ascertained until the residue of the land belonging to the trustees has been let or sold. . . . . . .
>
> "The following connexional departments are already housed in the eastern block of the new buildings: the home mission fund, the connexional fund, the London committee, the temperance committee, the army and navy committee, the common cash office, and the Methodist Brotherhood.
>
> "The central hall and the connexional buildings are settled upon the trusts of the Wesleyan Chapel model deed, amended by the Conference to meet the special conditions. The hall will be registered for the solemnization of marriages under the Nonconformist Marriage Act.
>
> "The committee, with the authority of the Conference, has come to an arrangement with the Westminster Circuit, whereby the central hall will be worked in conjunction with the Westminster Chapel, Horseferry Road, and Claverton Street Chapel, Pimlico, under the superintendency of the Rev. J. E. Wakerley.
>
> "The offices, when fully let, are estimated to produce a gross rental of £4,757. The rentals of offices already let amount to £2,752 per annum."

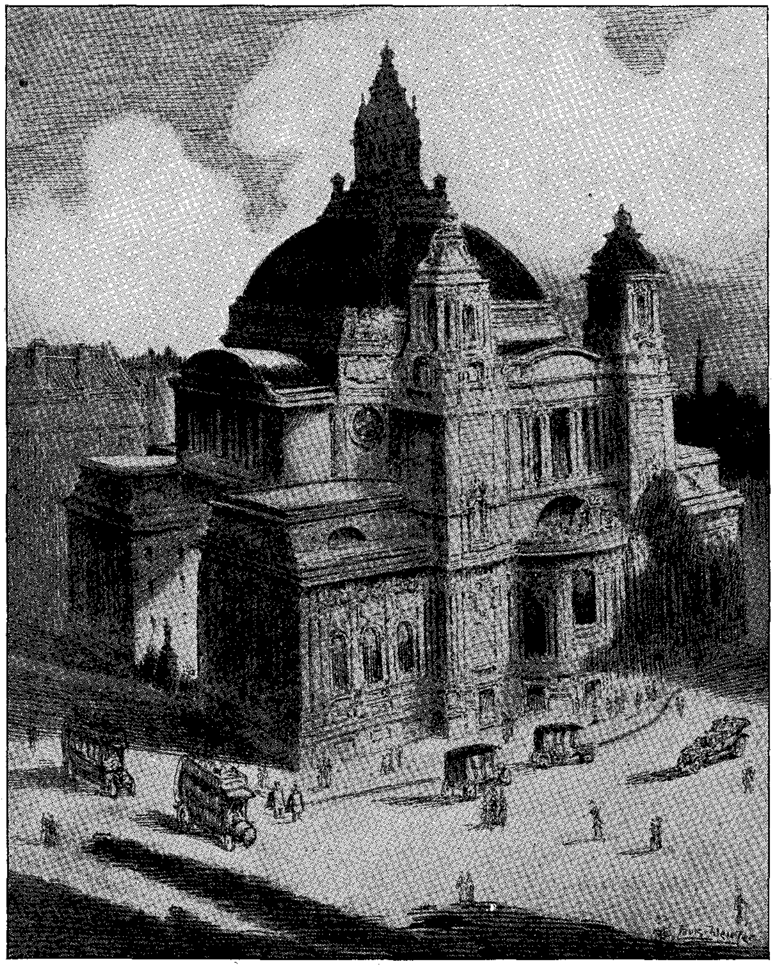
The London *Graphic* gives these additional details:

> "As the building is not intended to be devoted solely to religious functions, it was obviously undesirable to place a cross on it. For this reason the architects, Messrs. Lanchester and Rickards, conceived the idea of crowning it with a flame 'symbolizing alike the shekinah of the Old Dispensation, the Pentecost of the New, and the enlightenment which created the Methodist Church in the seventeenth century.' The dome itself is of a somewhat unusual form, being square with rounded corners. The circular dome is peculiarly associated with the church, and the square with more civic buildings. By amalgamating the two, a subtle suggestion has been given of the two uses to which the building is to be put—to serve for religious services on the one hand, and, on the other, to be the headquarters, or metropolitan center, of the Wesleyan movement. Architecturally, of course, it need hardly be said that a dome is more easily constructed the more nearly it approaches the circular shape. The building follows the English development of the Renaissance style of architecture, and is, therefore, less ornate and more severe than the Italian school. It belongs indeed, to the period when Wesley was preaching the doctrines with which his name is indissolubly bound. In this spirit of English Renaissance the sculpture which decorates the exterior of the building has been designed by that accomplished artist Mr. Henry Poole. It symbolizes the various activities of the Methodist Church—the lamp representing religion; the musical instruments, praise; the military weapons, the battle that Christianity in general, and the Wesleyan Church in particular, have waged for its cause, for which stand the four Evangelists, whose figures also adorn the building. Within the building the principal interest centers in what is called the large hall on the first floor. . . . . . .
>
> "While this magnificent building will remain for centuries a memorial to Methodism, it will be a no less powerful witness to the inspiriting zeal of its followers. It will be remembered that, some years ago, a call was made for a million sterling for the advancement of the cause. This great sum, collected chiefly

in donations of one guinea, was actually oversubscribed, and a quarter of the amount was allocated to this hall and the other activities of the body in London."

"THE PERIL OF THE IMMIGRANT"

A FOREIGNER not yet naturalized is said to have written to friends in the fatherland: "America is a great country. They not only allow you to vote, but they pay you for voting." Yet, contends Rev. Charles Stelzle, the average foreigner will make a good citizen if the American will show him how. Instead of being shown how, he is despised and shuffled about as a "dago," a "sheeny," or a "hunkie," and left to the hands of corrupt politicians. "Purchased and led to the polls" by this class, he indeed becomes a menace. But the real "peril," if peril there be, insists this writer in *The Christian Work* (New York), is in the American. "It is the children of the foreigner who are our greatest peril, and they have received their training in this country. The criminal classes are largely augmented from among these children of respectable, hard-working foreigners. Any movement which seeks to help these children should be heartily supported." The "peril of the immigrant" is for the most part a fantasy of the imagination, points out Mr. Stelzle, who calls in the testimony of statistics to show that tho a million or more immigrants come to America in a single year sometimes, yet the percentage of foreign born living in the United States at any one time has not materially changed since 1860. The decennial census has shown that the constant percentage is about 14.



From the London "Graphic."

LONDON'S WESLEYAN CENTRAL HALL.

Built by guinea donations. It is now completed save for the two front towers which would darken the windows of a hospital opposite.

"During some years more than half as many immigrants returned to the fatherland as came to America. The condition of the labor market in America determines the number of foreigners that come and go, so that immigration is in a constant state of flux. The foreigner not only takes care of himself by returning to his native land during a time of industrial depression, where he can live more cheaply, but he also relieves the labor market of congestion which might result in great harm to the American worker. It has sometimes been declared with considerable feeling that the immigrant comes here merely for the purpose of making what is to him a small fortune and then returns to his own country, remaining there to spend this money; but, in the first place, he has honestly earned whatever he takes with him and has left more than its equivalent, and he has a right to do with it as he pleases. This is more than can be said of some Americans who go to foreign lands and spend small fortunes among an alien people."

Considering again the immigrant as a peril, Mr. Stelzle offsets this accusation by testimony from Dr. Edward A. Steiner, "who knows more about the human side of the immigration problem than any other man in America." It is not flattering to our somewhat pampered class of young college men:

"Dr. Steiner recently declared that 5,000 strong-limbed, healthy-bodied immigrants landing at Ellis Island are more resourceful than as many average college graduates would be—and Steiner knows, for he is a college professor. They come to us, most of these immigrants, after their own countries have paid the cost of their education. They are ready to take up their day's work the moment they land on our American shore. We are often concerned about what we term the 'new immigration,' but Robert Watchorn, for several years Commissioner of Immigration at Ellis Island, once remarked: 'If you give the Italian, the Hungarian, and the Russian Jew half a chance he will make the English and the Irish look like thirty cents.' And presumably Mr. Watchorn knew what he was talking about, for he has handled literally millions of immigrants. In the early days there was no careful inspection of the immigrant. Many of them came to this country feeble or diseased, with the result that comparatively soon they became a burden upon our charities and unquestionably affected the health of the community through contagious diseases. But this is not the case today. The steamship companies are too heavily fined in case they transport an undesirable immigrant, so that they are usually careful in their inspection.

"It is true that many of the immigrants are illiterate. Possibly 25 per cent. of the persons fourteen years of age or over who come to us can neither read nor write. Most of these come from the small towns or rural districts where the educational facilities are not as good as they are in the city, but it should be remembered that the most undesirable—that is the criminal—classes among Europeans come from the cities and are usually the best educated. The test of literacy is not by any means the best one in our selection of the immigrant. If the immigrant who makes a few thousand dollars in this country and returns with it is worth keeping in America, we should offer him the right kind of inducements to remain here. As a matter of fact, we stack him in shacks, we exploit him in our economic life, and we do not always give him a man's chance. He should be made to see the advantage of remaining in America after he has become a useful citizen.

"But family relationships, the spare cash deposited in foreign savings-banks, the pleading for loyalty on the part of the Government, the constant inducement offered by the steamship companies, and the natural love of the fatherland which exists in the heart of every patriot—all these have a tendency to pull them back. But suppose that the immigrant does return to the fatherland. He goes to tell of the greatness and the glory of America, and so it often happens that when the returned immigrant finds that the conditions which first drove him out have remained unchanged, back he comes, the leader of a band which also seeks its fortune in this wonderland. . . . Settling principally in large cities and influenced by segregative tendencies, they form their 'Ghettos,' their 'Little Italys,' their 'Bohemian Hills,' often retaining their old-country social ideas and customs. Coming from lands where their privileges have been restricted, they become an easy prey to agitators."

A LEAGUE OF PUBLIC WELFARE

THAT THE POWER of an organized public conscience can be effective against evils that otherwise might flourish is demonstrated by the Iowa Public Welfare League. This league, we are told by *The Central Christian Advocate* (Kansas City), is composed of "earnest men who wish to bring together right-minded people to consider the public welfare and in some measure promote that welfare." It has taken up the cigaret habit, gambling, the social evil, the white slave traffic, the discharged prisoner, and has established an employment bureau with free registration." It further assists local communities in the suppression of certain evils, and specializes on legislative policies. Its State president is a Methodist clergyman, Dr. C. L. Baxter, a district superintendent of the Des Moines Conference. He has successfully protested against the featuring of cigarets in clothing advertisements, and has induced several large firms to eliminate them from their style-books and advertising illustrations.

Another triumph in the field of public service where the misuse of postal agencies brought the evils under the cognizance of the league is perhaps even more important:

"The league discovered that the general-delivery privilege of the post-office in cities has been extensively used to aid people in making plans for social impurity. Young boys and girls as well as adult men and women have kept up correspondence and made dates for meeting through the post-office, calling for their letters at the general delivery. Where both parties live in the city, as well as where one of them lives out of the city, this plan has been extensively followed. Often fictitious names are used so the identity of the person may not be known. Girls could not receive mail at home and keep up an extensive and promiscuous correspondence with men without awakening the suspicion on the part of parents that something was wrong. Women who room in respectable houses could not have frequent mail coming to them from men in various places and not awaken suspicion and comment. Neither could they receive calls by phone from men without being discovered sooner or later.

"The use of the general-delivery service of the post-office is the easy way to evade suspicion and avoid detection. In one city where careful observation was made it was ascertained that a daily average of about 500 women and girls called for mail at the general delivery; most of them reside in the city and could receive mail at their residence address.

"The Iowa Public Welfare League placed the results of its investigations before the Post-office Department with the statement that the general-delivery service was being used to promote the social evil and suggested that as a remedy for this improper use of this service persons calling at general delivery for mail be required to give their name, address, and state why they receive mail at the general delivery. On July 27 the Post-office Department issued a circular letter to postmasters authorizing them to secure from persons calling at general delivery for mail their name, residence, and a statement showing why they ask for mail at general delivery; also that in the case of minors the same information should be secured, and in addition to this, the name and address of the parents of such minors, and the parents should be notified that their children were getting mail at the general delivery so they could take charge of the mail; and that fictitious names should be carefully investigated. General-delivery clerks were also instructed to call the attention of the postmaster to any cases that seemed suspicious and needed investigation."

CATHOLIC BOY SCOUTS

FULLY RECOGNIZING the good points in the Boy Scout movement and with "no disposition to look for trouble or to refuse to join with non-Catholics" in any worthy cause where there is no religious question, *The Holy Name Journal* (New York) declares that there can be "no compromise when our faith and religion are concerned." If Catholic boys are to take part in this movement, as many of them are doing, their religious faith must be safeguarded, continues this organ of the Holy Name Society, an association of Catholic young men who pledge themselves especially against profanity. Many Catholics, we are told, wish either to adopt the Boy Scout methods or to secure a Catholic division in the Boy Scouts, tho others are reported as strong in condemnation. Some priests, for instance, are said to have been "quick to condemn any movement or organization that would take their boys into the country where they could not attend mass on Sunday." Certain considerations seem very clear "from the Catholic standpoint":

"Neither our priests nor bishops will be satisfied for our boys to enter an organization where virtues governed only by natural motives will be taught. If Catholic boys are going to join the movement, the religious question must be entirely satisfactory to Church authorities. It will not be for the officials of the Scout movement to say: 'We do not wish the religious question considered; we do not wish to distinguish between religions; we wish to show no favor to the boys of any religious belief.' Rather it will be for the Catholic Church to say whether there is absolutely anything in the movement which meets with her disapproval; it will be for the Church to say whether an organization that has divisions of all religions will be apt to make unconsciously the impression upon the boy's mind that one religion is as good as another. It will be a question to be settled in advance whether the boys who are not Catholics are to be brought in contact frequently enough with young Catholic boys to impress on their minds the unimportance of religion or render them indifferent to it. Such a thing as a compromising position must be absolutely precluded. If Catholic boys enter the Catholic division to-day on terms satisfactory to a bishop, will or can the highest officials of the Scout movement make laws to-morrow or next year which would oblige a bishop to order his Catholic boys to withdraw?"

The Journal's position "is simply this":

"If we go into the Scout movement this year we do not wish to be obliged to come out of it next year because difficulties regarding religion arose which were not foreseen. We should not wish to go into any movement that Rome might not wish us associated with. It perhaps could happen that the Boy Scouts of one division or of one country might be hostile or allied to organizations hostile to the Church. Rome must take a comprehensive and world-wide view; in a word, a Catholic view."

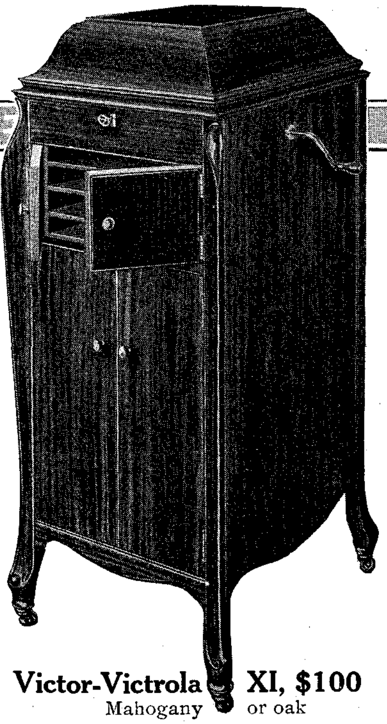
The Holy Name Journal goes on to quote approvingly Mgr. Mooney's suggestion for the establishment everywhere of a Junior Holy Name Society which "will take care of the religious side of the boy's character," and adds:

"If a bishop and pastor wish their boys in the Scout movement, it would seem that no wiser provision could be determined on than to require every Catholic Scout to be a Holy Name boy, who will be taught to be true to the religious duties of the society, faithful to the requirements of the Scouts because of the supernatural motives suggested by the Holy Name Society."

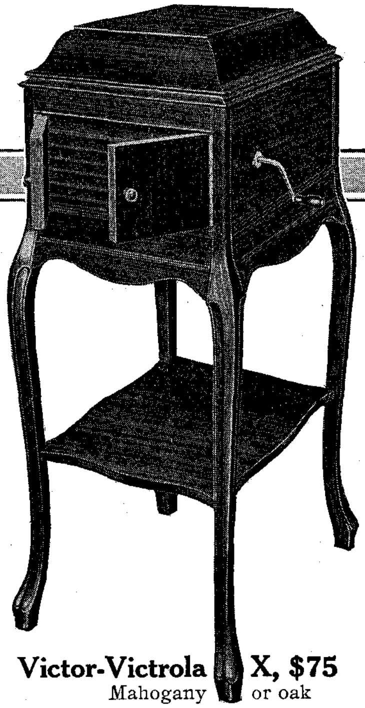
Finally,

"Some have suggested that we have an entirely independent organization known as Holy Name Scouts. The opponents of this have voiced their sentiments by urging that we refrain from imitating every plan and fad that comes up. Our own thought is that we should be willing to take any plan or adopt any method, provided we can baptize it; that is, make it absolutely Catholic on the reasonable assumption that it will serve better than any plan yet tried for the welfare of souls. The Apostolic Church took much from the synagog. She made the methods and ritual Catholic. We can learn much from the plans and methods of others. Let us learn."

Three new styles



Victor-Victrola XI, $100
Mahogany or oak



Victor-Victrola X, $75
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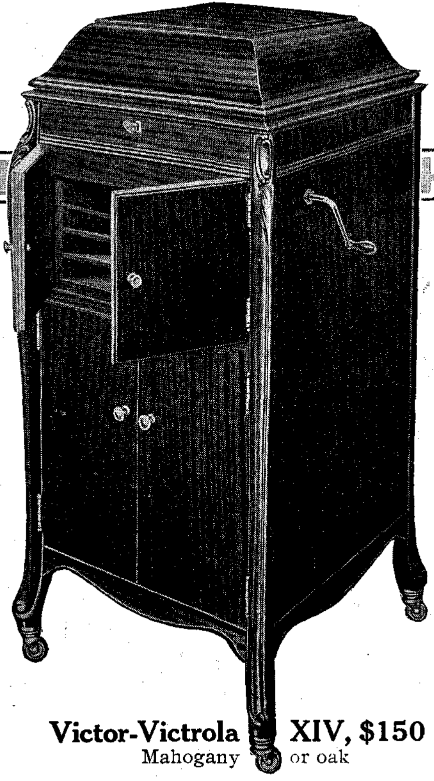
Other styles $15 to $200



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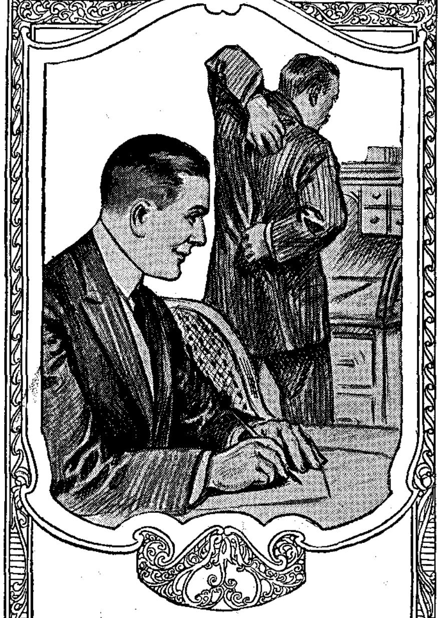

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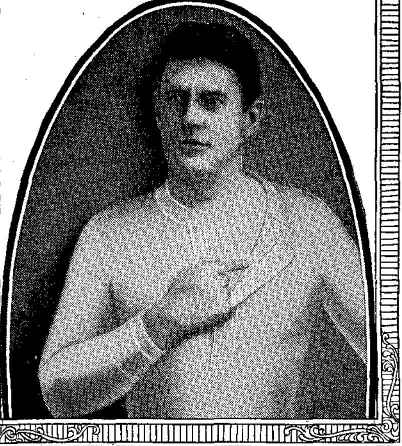


CURRENT POETRY

"TO ATTEMPT to see things as they are in themselves is the splendid forlorn hope allotted to Science," writes Henry Newboldt in *The English Review;* "it is no work for Poetry. The business of Poetry is to see spirits as they are, and all things as they are in the life of the spirit. This does not imply any forsaking of the ancient way, the way that great poetry has gone in all ages. There will be no forgetting the old beauty, the visible and audible beauty of the never-too-much-loved earth; but it will be remembered and loved as the half translucent veil of that other beauty, the beauty that is true with the only truth and lasting with the only immortality that are given to us to know. And it may be that that is not all: it may be that there is in poetry the power to reach a still deeper truth, a still profounder being, to draw at times directly from that unseen, unsounded, underlying Pool of Personality, of which our own lives are but momentary jets flung into sunlight."

This is a doctrine which in England at any rate seems for the moment to be in disfavor. The realist, the impersonal chronicler of the sordid details of life, is the verse-maker most prominently before the public. But some who "see spirits as they are, and all things as they are in the life of the spirit," are still living and writing. One of these is Mrs. Fanny Stearns Davis. *The Yale Review* for October contains five of her poems, mystical without being obscure, spiritual but wholesomely real. We quote two of them.

Holiday

By Fanny Stearns Davis

Oh, up and down the valley
My Soul she goes a-flying:
She does not dilly-dally
Where the ragged sheep are crying,
    Nor where the cuckoo seems to be
    A Swiss-clock in the tufted tree.

For she has stolen pinions
Clear golden like the sun;
And all the sun's dominions
Are hers:—yes, every one
    Of yonder hills and glad green meads,
    And grottoes where the wild brook speeds;

And every huddled farm-house,
Gray-walled and girt with green,
Dumb-drowsy as a dormouse
Its drowsy fields between,
    Where cows and wide-backed ducklings go
    With Sabbath manners, staid and slow;—

And all the roads she follows,
The hard white roads that wind
Across the heights and hollows,
As dream-roads in the mind
    Spin out, and come to that long-sought
    And cozy village of—a thought

Oh, up and down and under
The hills whose shadows lean
Wide gloom to keep asunder
The too-blue from the green,
    My Soul, she flies on sunny wings.
    And through the twinkling thicket sings.

Oh, wind and sun and greenness!
And wings that flash in flying!—
Sweep free, my Soul, from meanness
And ugliness and dying.—
    And learn, dear Soul, to fly and sing
    When work and winter shade thy wing!

Years

By Fanny Stearns Davis

In the Night I awake, when the Moon is dead:
When the gloomy streets are untraversèd:
When the silence sings, and the night-lamp's gleam
Flickers like breath of a dying dream.

I turn on my face, I cover my ears,
But I can not escape the tramp of the Years:
The Years I have known, the Years I must know,
And the Years where my body never may go.

In the Night I awake, when the Moon is dead.
My dreams like the light are all scatterèd.
I turn on my face, I cover my ears,
But they march, they march, the Hosts of the
    Years.

They march to the brink of a strange bright sea
And fall in the Tides of Eternity.
Like a ghost-ridden child I cover my ears,
But I hear the Death of the strong-shod Years.

Moira O'Neill and Katherine Tynan, among recent women poets, have written poems closely similar to this, which we take from the London *Spectator*. Miss Mackellar develops the idea skilfully, and gives, in the third stanza, a convincing picture of English autumn. Her mention of the street-lamps with their "golden halos" shows a poet's trained observation.

September

By Dorothea Mackellar

The morns are growing misty, the nights are turn-
    ing cold,
The linden leaves are falling like a shower of gold;
And over where my heart is, beneath the Southern
    sun,
The shearing's nearly over, and the spring's begun.

The crying flocks are driven to feed in peace again,
They stream and spread and scatter on the smooth
    green plain,
And in the sky above them the soft spring breezes
    keep
A flock of clouds as snowy as the new-shorn sheep.

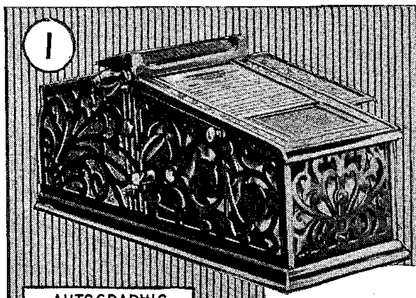
Now later comes the sunshine, and sooner comes
    the dark;
The barefoot newsboys shiver; the ladies in the
    Park
Wear furs about their shoulders, for autumn winds
    are keen,
And rusty, curling edges fleck the chestnuts' green.

The mists hang gauzy curtains of pearl and pigeon-
    blue
Between us and the distance; the street-lamps
    shining through
Wear each a golden halo, diaphanous and fair—
But not one whit more lovely than my own clear
    air.

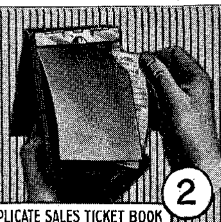
More clear than you can dream it, as bright as
    diamond,
It bathes the plains and ridges and the hills beyond.
It bathes the pillared woodlands that ring with bell-
    bird notes,
With mating-calls and answers from a thousand
    throats. . . .

The lamps are lit in London, and in their searching
    light
The smiling anxious faces look very strained and
    white;
And over where my heart is, twelve thousand miles
    away,
The dewy grass is glinting at the break of day.

(Continued on page 728)


1

AUTOGRAPHIC REGISTER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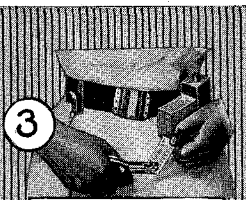
DUPLICATE SALES TICKET BOOK SHOWING NOTCHED CARBON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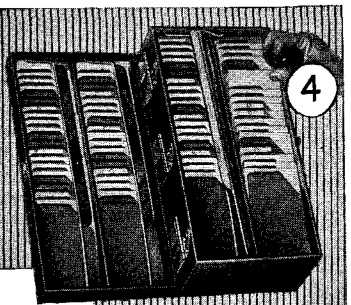
TELL-TALE RESTAURANT AND "Q.L." CHECK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On this page you will see illustrations of 18 of the thousands of MANIFOLD sales check books, order books, remittance book, receipt books, bills of lading, delivery books, autographic registers, bank deposit books, "Systemat" short method account systems, etc., etc., which we are constantly originating and manufacturing for retailers, manufacturers, wholesalers and all other business houses.

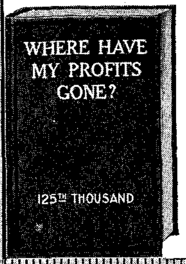
Check what you need, cut out the coupon, write a letter describing your requirements and mail to us. In return we will give you full information and prices and send free, a copy of "WHERE HAVE MY PROFITS GONE?" If you do not see what you want on this page, describe your special needs and we will submit just what you require — either samples of what others have used for the same purposes, or a special system originated for your particular case.

Requesting this information places no obligations on you, but we would appreciate your writing on your business stationery using your official title—whether owner, auditor, buyer, president, treasurer, secretary or manager.

No firm can afford to transact business, however small, without making an "On-the-spot" record of each transaction with a carbon copy for permanent filing. Such carbon copies detect errors, crookedness, oversights, wastes of time, over-buying, shortages, and prevent disputes, losses and leaks of almost every kind.

AMERICAN SALES BOOK COMPANY, Ltd.
703 Railroad Ave., Elmira, New York

To those who send the checked coupon and write a letter as stated above, we will mail, free, the book "WHERE HAVE MY PROFITS GONE?" (256 pages, cloth bound, regular price $1.50) which has been so useful in pointing out so many causes of business losses and how to prevent them. The enormous demand for this book compels us to confine its free distribution exclusively to the heads of business houses.



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- ☐ 4 "Systemat" Short Method Account System
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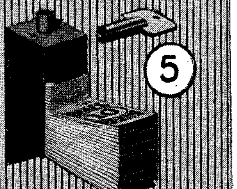
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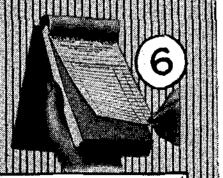
TELL-TALE SODA CHECK SYSTEM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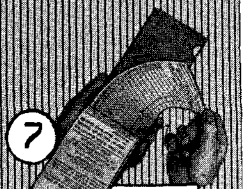
TRIPLICATE GROCERS ORDER BOOK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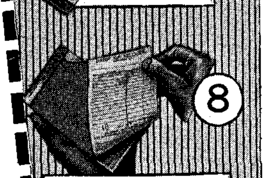
DUPLICATE SALES BOOK FOR GROCERS AND BUTCHERS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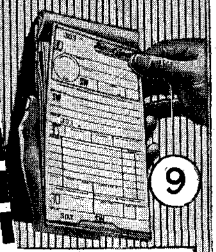
DUPLICATE BANK DEPOSIT BOOK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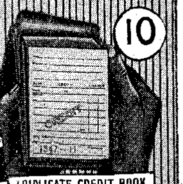
CONTINUOUS TRIPLICATE SALES BOOK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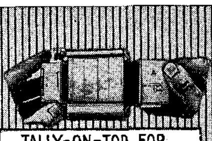
TRIPLICATE CREDIT BOOK AUTOMATIC IN OPERATION

11

NON-DUPLICATING CASH SALES BOOK WITH STUB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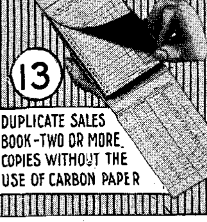
TALLY-ON-TOP FOR CONFECTIONERS, DRUGGISTS ETC.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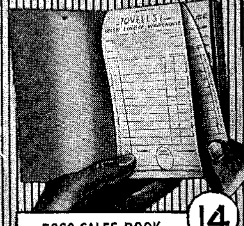
DUPLICATE SALES BOOK-TWO OR MORE COPIES WITHOUT THE USE OF CARBON PAPER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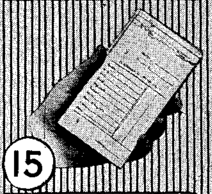
EOSO SALES BOOK THE BOOK THAT CANNOT GO WRONG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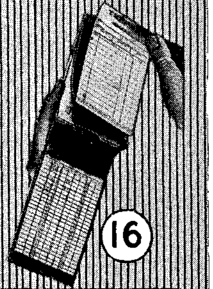
NON-DUPLICATING RESTAURANT CHECK BOOK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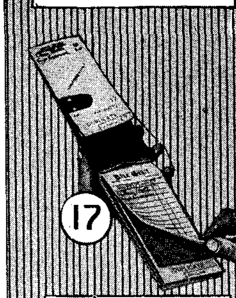
CONTINUOUS SALES BOOK A BOOK OF INTERNATIONAL REPUTATION FOR ALL RETAIL STORES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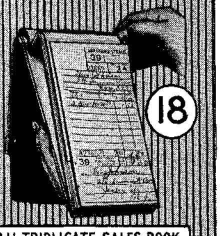
"UNEEK" RESTAURANT BOOK SHOWING HOW DETACHED CHECKS ARE RETAINED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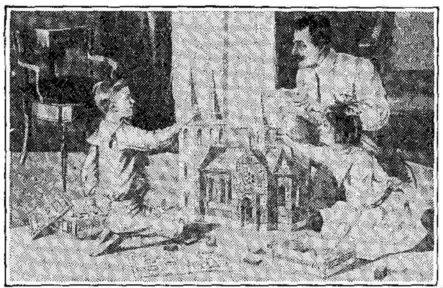
3 H TRIPLICATE SALES BOOK THE WONDER OF THE AGE



Fun for the Family

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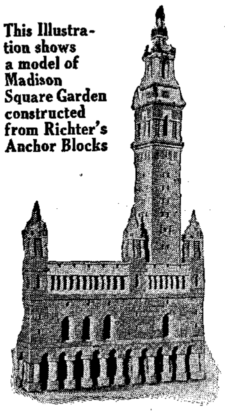
Richter's Anchor Blocks

These beautiful blocks, made of eternal stone in soft and permanent colors, are appreciated by the entire family. Mathematically accurate and making it possible to build the most beautiful designs, Richter's Anchor Blocks fascinate young and old alike. They are the best gift for any child, for their charm is as lasting as the blocks themselves. Truly a boon for mothers in entertaining and instructing the little ones. All kinds of designs are possible—from the simplest to the most difficult.

THE KING OF TOYS



This Illustration shows a model of Madison Square Garden constructed from Richter's Anchor Blocks

Richter's Anchor Blocks are the King of all Toys for with them the child learns through play. The beautiful architectural designs develop the artistic taste and their construction entertains young and old for hours at a time.

These wonderful stone building blocks made in Rudolstadt, Germany, are the very embodiment of the educational principles of the great Froebel himself. Richter's Anchor Blocks are educational and fascinating.

Beautiful Color Circular FREE

To all who are interested in children, we will send our beautiful descriptive circular in colors, showing many splendid designs that can be created with these wonderful Anchor Blocks, the toy that educates the child through play. Children never tire of them and they last forever.

Send the Free Coupon Now

Don't fail to investigate this fascinating toy. Ask your dealer about Richter's Anchor Blocks. If he does not keep them, simply fill out and send the coupon and receive our beautiful descriptive circular free and postpaid.

F. AD. RICHTER & CO.
74-80 Washington St.
Dept. 2377
New York, N. Y.

COUPON

F. AD. RICHTER & CO.
74-80 Washington Street
New York CITY, N. Y.

Gentlemen: With no obligation whatever upon me you may send me free and postpaid your circular showing colored designs and describing Richter's Anchor Blocks.

NAME..

ADDRESS..

CURRENT POETRY

(*Continued from page* 726)

In honor of the birthday of the best beloved poet in America, the Chicago *Evening Post* prints this sincere and graceful tribute.

To James Whitcomb Riley

By Wilbur D. Nesbit

Your birthday! Is there any step of Time
  That is not made more blithesome by the way
You weave your words as roses set in rime
  Until they say the things we want to say?

What could we give to you, who give so much,
  Whose every line is as a friendly hand
That closes upon ours with genial touch—
  The human touch that all may understand?

What can our hearts send out to you, whose heart
  Lilts always the glad measure of good cheer?
Why need we heed your birthday, when your art
  Is measured not by week, or month, or year?

What could we pray for you? What blessing ask
  When you have shown us how to find and know
The blessing blent with every little task,
  The flowers bordering all the ways we go?

Why, but for you, we had grown dour and old,
  And had forgotten how to smile, in sooth—
But you have given us to have and hold
  Within our hearts the sunniness of Youth!

O, may the children—they that used to be
  And all the children you delight to-day
Send you somehow, for you to feel and see
  And know the gentle blessings that they pray!

And may the sunshine, and the hale, deep love,
  And sympathy, and friendly faith and true
And all the joys your rimes are fashioned of,
  This day in double measure bide in you!

The promise of Miss Eleanor Rogers Cox's "Hosting of Heroes," published in Dublin last year, is sustained by the verse she has written recently. The poem which we quote (from *The Rosary*) is very old in theme, but Miss Cox's spirited phrasing redeems it from triteness. The fourth stanza is charming.

The Pedler

By Eleanor Rogers Cox

O never was gold like the gold that glows
  On the whins of an Antrim lane,
An' my heart is light in the breast o' me
  As the heart o' the King o' Spain!

Often myself an' the little, glad lark
  From the heather at once arise,
An' I go singin' along the lanes
  Whilst the wee lad sings in the skies.

An' there's many a man with a slated house,
  An' a slated barn forbye,
An' horses an' cows an' a full meal-chest,
  Has no such wealth as I.

For there's not a blackbird in the hedge,
  Nor a corncrake in the grass,
But has a wee crack o' its own for me,
  That it keeps till it sees me pass.

So it's up in the morn an' off with me—
  Who cares, may keep the load
Of a farmin' life an' weans an' wife—
  I keep to the fields an' road.

PERSONAL GLIMPSES

SUN YAT SEN'S ESCAPES

ONE day back in the autumn of 1896 Londoners read in their newspapers how a Chinese refugee had been kidnaped in their city and was being held a prisoner in the Chinese Embassy, his liberty denied him, and his life in danger. This was something unusual on John Bull's principal island, and for a day or two the people talked of little else. Then Britain intervened and in a few days the man was released—and soon forgotten. For all the people of London knew, he dropt into some side street and went to work in a hand-laundry; they heard little if anything about him for fifteen years. Then, on December 29, 1911, they were amazed to read a dispatch from Reuter's Nanking correspondent telling the world that the same refugee had been proclaimed first President of the world's largest and most populous Republic. But the London incident was only one of many during the twenty years Sun Yat Sen devoted to the one big object of his life—the overthrow of the Manchus in China and the establishment of representative government. Few patriot-agitators were ever hounded as he was hounded by the Chinese Government until the old régime was overthrown. Dr. Sun has risked death and torture on innumerable occasions, and only his remarkable cleverness in disguising himself saved him. In order to spread his propaganda he penetrated nearly every nook in his country, and there was not a day when he was not in danger of identification and arrest. Dr. James Cantile, dean of the College of Medicine at Hongkong at the time the Chinese patriot was a student there, is the author of a new book on "Sun Yat Sen and the Awakening of China," published by Revell, and in it he gives a detailed account of the struggle for freedom. Sun, it seems, joined a society of eighteen radicals whose object was the mending or ending of the Manchu Government. Of the eighteen members seventeen were beheaded shortly after the club was organized, leaving only Sun Yat Sen to inspire, lead, and direct a political revolution which in the opinion of many has less than a half dozen equals. Dr. Cantile says Sun was born in Kwang Tung province in 1867, and his father was a Christian convert in the employ of the London Missionary Society. His boyhood was spent in the village of his birth, near Hongkong and not far from the Portuguese colony of Macao. It was in Hongkong in 1887 Dr. Cantile met him. Sun was graduated from the medical school after the completion of a five-year course of

(*Continued on page* 732)

Woodrow Wilson's Message to the American People

Sea Girt, N. J., Oct. 19, 1912.

To the Voters of America:

I am glad to have an opportunity to state very simply and directly why I am seeking to be elected President of the United States. I feel very deeply that this is not an ambition a man should entertain for his own sake. He must seek to serve a cause, and must know very clearly what cause it is he is seeking to serve.

The cause I am enlisted in lies very plain to my own view: The Government of the United States, as now bound by the policies which have become characteristic of Republican administration in recent years, is not free to serve the whole people impartially, and it ought to be set free. It has been tied up, whether deliberately or merely by unintentional development, with particular interests, which have used their power, both to control the government and to control the industrial development of the country. It must be freed from such entanglements and alliances. Until it is freed, it cannot serve the people as a whole. Until it is freed, it cannot undertake any programme of social and economic betterment, but must be checked and thwarted at every turn by its patrons and masters.

In practically every speech that I make, I put at the front of what I have to say the question of the tariff and the question of the trusts, but not because of any thought of party strategy, because I believe the solution of these questions to lie at the very heart of the bigger question, whether the government shall be free or not. The government is not free because it has granted special favors to particular classes by means of the tariff. The men to whom these special favors have been granted have formed great combinations by which to control enterprise and determine the prices of commodities. They could not have done this had it not been for the tariff. No party, therefore, which does not propose to take away these special favors and prevent monopoly absolutely in the markets of the country sees even so much as the most elementary part of the method by which the government is to be set free.

The control to which tariff legislation has led, both in the field of politics and in the field of business, is what has produced the most odious feature of our present political situation, namely, the absolute domination of powerful bosses. Bosses cannot exist without business alliances. With them politics is hardly distinguishable from business. Bosses maintain their control because they are allied with men who wish their assistance in order to get contracts, in order to obtain special legislative advantages, in order to prevent reforms which will interfere with monopoly or with their enjoyment of special exemptions. Merely as political leaders, not backed by money, not supported by securely intrenched special interests, bosses would be entirely manageable and comparatively powerless. By freeing the government, therefore, we at the same time break the power of the boss. He trades, he does not govern. He arranges, he does not lead. He sets the stage for what the people are to do; he does not act as their agent or servant, but as their director. For him the real business of politics is done under cover.

The same means that will set the government free from the influences which now constantly control it would set industry free. The enterprise and initiative of all Americans would be substituted for the enterprise and initiative of a small group of them. Economic democracy would take the place of monopoly and selfish management American industry would have a new buoyancy of hope, a new energy, a new variety. With the restoration of freedom would come the restoration of opportunity.

Moreover, an administration would at last be set up in Washington, and a legislative regime, under which real programmes of social betterment could be undertaken as they cannot now. The government might be serviceable for many things. It might assist in a hundred ways to safeguard the lives and the health and promote the comfort and the happiness of the people; but it can do these things only if its actions be disinterested, only if they respond to public opinion, only if those who lead government see the country as a whole, feel a deep thrill of intimate sympathy with every class and every interest in it, know how to hold an even hand and listen to men of every sort and quality and origin, in taking counsel what is to be done. Interest must not fight against interest. There must be a common understanding and a free action all together.

The reason that I feel justified in appealing to the voters of this country to support the Democratic party at this critical juncture in its affairs is that the leaders of neither of the other parties propose to attack the problem of a free government at its heart. Neither proposes to make a fundamental change in the policy of the government with regard to tariff duties. It is with both of them in respect of the tariff merely a question of more or less, merely a question of lopping off a little here and amending a litle there; while with the Democrats it is a question of principle. Their object is to cut every special favor out, and cut it out just as fast as it can be cut out without upsetting the business processes of the country. Neither does either of the other parties propose seriously to disturb the supremacy of the trusts. Their only remedy is to accept the trusts and regulate them, notwithstanding the fact that most of the trusts are so constructed as to insure high prices, because they are not based upon efficiency but upon monopoly. Their success lies in control. The competition of more efficient competitors, not loaded down by the debts created when the combinations were made, would embarrass and conquer them. The Trusts want the protection of the government, and are likely to get it if either the Republican or the so-called "Progressive" party prevails.

Surely this is a cause. Surely the questions of the pending election, looked at from this point of view, rise into a cause. They are not merely the debates of a casual party contest. They are the issues of life and death to a nation which must be free in order to be strong. What will patriotic men do?

Woodrow Wilson

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Hoggson Brothers
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The owners of these structures adopted the Hoggson Single Contract Method of Building, to ensure a cost to them limited in advance—to ensure satisfactory design, construction, equipment and furnishing—and to ensure smooth and quick completion of the work.

HOGGSON BROTHERS

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Boston, National Shawmut Bank Building. New Haven, 101 Orange Street

OWNER

ARCHITECTURE
ENGINEERING
Hoggson Brothers
CONSTRUCTION
DECORATION
EQUIPMENT

Uncertainty or Certainty in Building

To the man who is going to build

Completed buildings do not always equal expectations.

Completion dates are usually ancient history by the time buildings are finished.

Original estimates of cost often swell to uncomfortable proportions long before buildings are occupied, and the owners, who have paid the bills and carried the real responsibilities, experience a sense of relief when their work is finished.

This may have been your experience. It probably has if you have done any building.

Is such experience necessary in building operations?

No!

Here is the way to avoid it—

Place the undivided responsibility for everything pertaining to your operation upon one concern that is organized to bear the responsibility of the preparation for, and the execution of all parts of your operation.

Plans, Specifications, Details, Sketches or Samples of each identical piece of material entering into your building, or the equipment of your building, should be submitted to you, together with a guaranteed limit of the entire cost, *before* any work on the building is begun.

A building operation should turn out like this:

(1) The completed building and its equipment should match the plans and samples.

(2) The cost should stay inside the estimate.

(3) The profit to the builders should be limited to a fair compensation fixed in advance.

(4) The building should be completed when promised.

(5) Any saving beyond the agreed-upon profit should revert to the owner.

The Hoggson Single Contract Method of Building insures the fulfillment of these five conditions. It places all the responsibility for every phase of your building operation, from the initial sketches to the finished and equipped building, on one efficient and financially responsible organization.

It rids the owner of burdensome cares, and still ensures to him full control of his operation.

Supposing you are the owner:

Your ideas and your wishes are carefully worked out in plans, sketches and samples, which are prepared through the co-operation of our organization and the architect to whom you desire us to entrust the design of your building.

The plans, sketches and samples will be changed as frequently as you wish, until all features submitted meet with your full approval.

As we cannot, in this brief announcement, thoroughly explain the details of our relationship with the owner, we will content ourselves with making this plain statement:

Building operations should be put through smoothly, without delay, without annoyance to the owner, without misunderstanding over prices, or methods, or materials.

The Hoggson Single Contract Method provides the way.

On request we will send a full detailed explanation of the Hoggson Method—accompanied by statements from those who have experienced its advantages.

Since 1900 the Hoggson Building Method has been adopted with unqualified satisfaction by owners of office buildings, banks, clubs, libraries, fine dwellings and churches.

In announcements to follow we will discuss—

"One Contract or Many."
"Scientific Designing and Planning."
"The Farce of Competitive Bids."
"Heavy Payments for Wastes."
"Futility of Divided Responsibility in Building."

In the meantime we will be glad to send our detailed explanation in the form of a booklet entitled "The Hoggson Single Contract Method of Building."

HOGGSON BROTHERS

New York, 7 East 44th Street
Chicago, First National Bank Building
Boston, National Shawmut Bank Building.
New Haven, 101 Orange Street

PERSONAL GLIMPSES

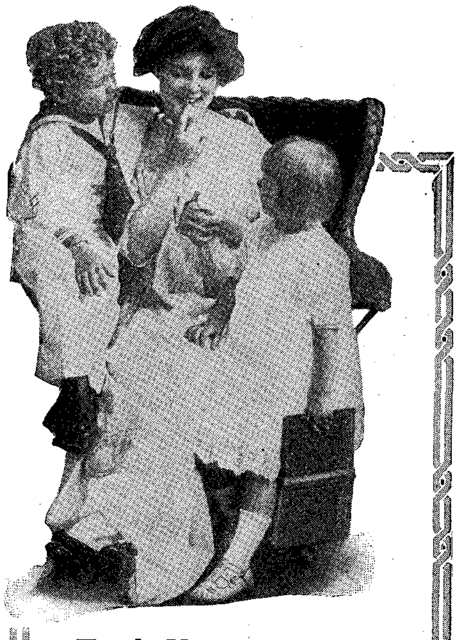
(*Continued from page* 728)

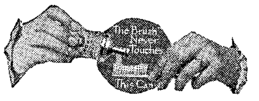
study, during which he and his biographer became warm friends. He got a good start as a physician, practising in Macao, but it was not long before first-hand observations convinced him that China as a nation needed doctoring, and he set about preparing the necessary treatment, whereupon the authorities decided to dismiss their volunteer physician the way they had rid themselves of other persons who had pronounced the patient very ill but by no means incurable. We read in Dr. Cantile's book:

> His first escape was soon after he came to Canton after giving up his practise in Macao. He had enrolled himself as a member of the Young China party, and in 1894 formed a branch of the Kao-lao-hui in Canton. Knowing that the Emperor Kwang-Hsu had serious intentions of introducing reforms in governmental methods, Sun forwarded a petition signed by many of his adherents to the Emperor. All was quiet until the war with Japan was settled, when the imperious Dowager-Empress reassumed the direction of affairs and denounced the intentions of the Emperor and all reformers. With the cessation of hostilities against Japan, a number of the disbanded soldiers in Canton became riotous owing to want of pay and employment. The Canton police at the same time, owing to their pay not being forthcoming, took to looting the shops in the city. A meeting of indignant citizens was held, an unheard-of proceeding, and a deputation 500 strong presented themselves at the house of the Governor of the ctiy. After hearing their demands the Governor regarded their presumption in the light of a rebellion and arrested the ringleaders. Sun had the good fortune to escape, but determined forthwith to rescue his companions who had been seized. That was his first escape.
>
> His second was more precarious. In the city of Swatow, some hundred and fifty miles north of Canton, something like a rebellion had prevailed for some time. Sun and his colleagues approached the revolutionaries and found them willing to join forces with him. The bold plan was then formed of seizing the city of Canton as the only means whereby they could get what they considered their just claims conceded. Rifles, pistols, ammunition, and even dynamite were collected from every possible source, and a recruiting agent was sent to Hongkong to enlist men and to purchase arms.
>
> The plot so far succeeded, but when all seemed ready news came from Swatow that the men could not move, as information concerning the rising had leaked out and the Government had the Tatar garrisons under arms and ready for action. Without the Swatow force nothing could be accomplished; and telegrams were sent to Hongkong to stop the sailing of the contingent. The men, some four hundred strong, were on the quay at Hongkong ready to go aboard the steamer for Canton. Several barrels containing pistols had been already shipped, when the officer in charge of the contingent received a telegram telling him not to proceed to Canton and to disband the men. The officer, however, unfortunately misread the telegram and allowed the men to embark, with the result that they were captured in a body on reaching Canton. Thereupon the Central Reform Committee broke up their headquarters in Canton, burned their papers, hid their arms, and escaped from the city as best they could.
>
> Sun gained a friend's house; at night was let down over the city wall and sought refuge on the canal banks to the south of the city. Here he wandered on toward home, now traveling in canal-boats, now seeking the shore when soldiers came to search the boats for refugees, and finally reaching Macao, where he was hidden by friends. Macao, however, became too dangerous, and he went from thence to Hongkong, then to Kobé, and from there to Honolulu.

It was a year before Dr. Cantile knew anything of Sun's whereabouts. Dr. Cantile and his wife met him in Honolulu, and a visit to them in London was arranged. Sun himself wrote an account of his experiences about that time. Here is part of it:

> At Hongkong my safety was hardly more assured, and on Dr. Cantile's advice I went to see a lawyer, Mr. Dennis, who told me that my best protection was instant flight.
>
> "Peking's arm, tho weaker, is still a long one," he said, "and in whichever part of the world you go, you must expect to hear of the Tsung-li-Yamen."
>
> Fortunately, friends provided me with funds, and here I must mention the constant fidelity of well-wishers to the great cause I have all these years endeavored to promote. They have never failed me. But then, fortunately, apart from traveling, my wants are few. I have often for weeks together lived on a little rice and water, and I have journeyed many hundreds of miles on foot. At other times I have had difficulty in refusing the large sums placed at my disposal, for some of my countrymen in America are very rich, generous, and patriotic.
>
> At Kobé, whither I fled from Hongkong, I took a step of great importance. I cut off my cue, which had been growing all my life. For some days I had not shaved my head, and I allowed the hair to grow on my upper lip. Then I went out to a clothier's and bought a suit of modern Japanese garments. When I was fully drest I looked in the mirror, and was astonished—and a good deal reassured—by the transformation. Nature had favored me. I was darker in complexion than most Chinese, a trait I had inherited from my mother, for my father resembled more the regular type. I have seen it said that I had Malay blood in my veins, and also that I was born in Honolulu. Both these statements are false. I am purely Chinese, so far as I know; but after the Japanese war, when the natives of Japan began to be treated with more respect, I had no trouble, when I had let my hair and mustache grow, in passing for a Japanese. I admit I owe a great deal to this circumstance, as otherwise I should not have escaped from many dangerous situations.
>
> A similar experience befell me in Hono-

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lulu, where I spent six months after leaving Japan. I found many of my countrymen there, and they received me with open arms. They knew all about my exploits, and they also knew that a big price was placed on the head of the notorious "Sun Wen." In the town of Honolulu I held a sort of levee every day, and I received letters and reports from my friends the members of the Reform party, the Kao-lao-hui. Thence I went to San Francisco, and enjoyed a sort of triumphal journey through America, varied by reports that the Chinese Minister to Washington was doing his utmost to have me kidnaped and carried back to China, where I well knew the fate that would befall me—first having my ankles crusht in a vise and broken by a hammer, my eyelids cut off, and, finally, be chopped to small fragments, so that none could claim my mortal remains. For the old Chinese code does not err on the side of mercy to political agitators.

I sailed for England in September, 1896, and on the eleventh of the next month I was kidnaped at the Chinese legation in Portland Place, London, by order of the Chinese Ambassador. The story of that kidnaping is already known fully to the world. It is enough to say here that I was locked up in a room under strict surveillance for twelve days, awaiting my transportation on board ship, as a lunatic, back to China, and that I should never have escaped had not my old friend and master, Dr. Cantile, been then living in London. To him I managed, after many failures, to get through a message. He notified the newspapers, and the police and Lord Salisbury intervened at the eleventh hour and ordered my release.

The wife of one of the English servants in the legation let out the secret of Sun's imprisonment. One of the most interesting incidents in the entire narrative is Sun's own account of his first meeting with Gen. Homer Lea:

After some time spent in travel and study in London and Paris, I felt that the time had come to return to China. My country, I felt, needed me, and I arrived to find everything in a state of ferment. The whole world knows the story of the Boxer troubles. During that terrible time I was speaking and writing and lecturing—more confident now than ever that nothing could stave off the inevitable revolution. Daily I carried my life in my hand, for I began to have enemies now among the extremists, men who hated Europeans and European civilization, and wished to expel the "foreign devil" from China.

It was now that another important event happened to me. I was speaking to a company of my followers, when my eye fell on a young man of slight physique. He was under five feet high; he was about my age; his face was pale, and he looked delicate. Afterward he came to me and said:

"I should like to throw in my lot with you. I should like to help you. I believe your propaganda will succeed."

His accent told me he was an American. He held out his hand. I took it and thanked him, wondering who he was. I thought he was a missionary or a student. I was right. After he had gone I said to a friend:

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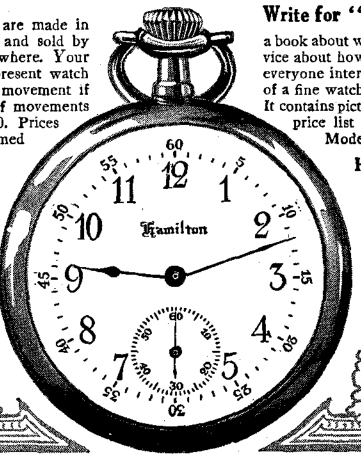

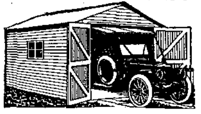

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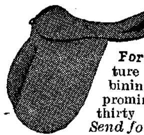

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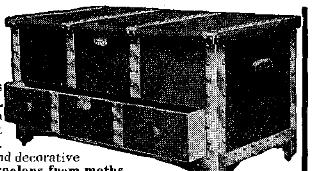

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I almost gasped in astonishment.

"And he has just offered to throw in his lot with me."

The next morning I called on Homer Lea, now General, and the famous author of the "Valor of Ignorance." I told him that in case I should succeed and my countrymen gave me the power to do so, I would make him my chief military adviser.

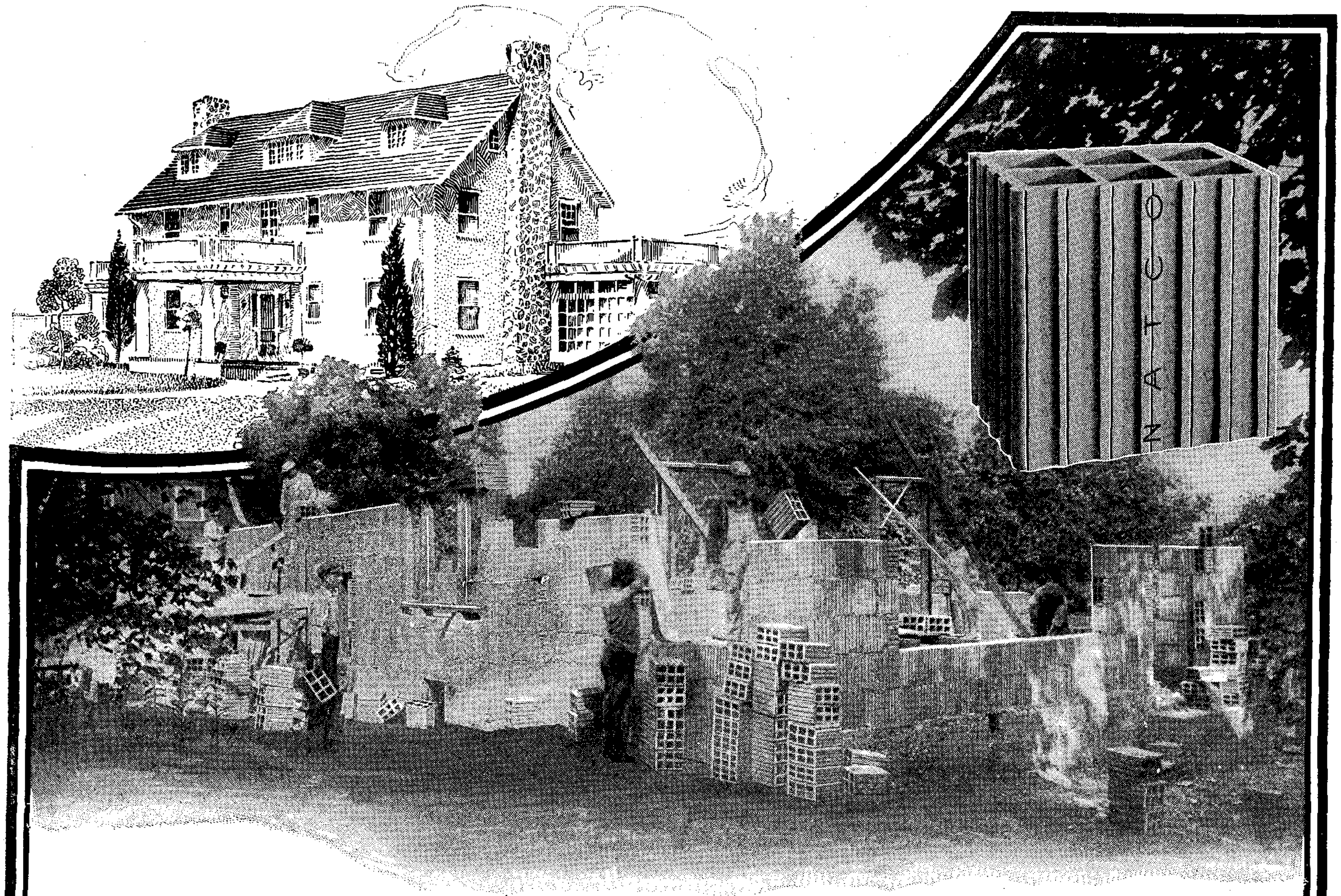
"Do not wait until you are President of China," he said. "You may want me before then. You can neither make nor keep a government without an army. I have the highest opinion of Chinamen as troops when they are properly trained."

Most of the modern army—the troops trained in European tactics—are patriots and reformers, but until they seized the arsenal at Hangany they were without ammunition. Blank cartridges were all that was ever served out to them.

After his release from the Chinese Embassy in London in October, 1896, Sun stayed with Dr. and Mrs. Cantile some time before leaving for the Far East. His narrow escape seemed to spur him on to more daring adventures. He went back to China, visiting many parts of the interior, to the Malay Peninsula, to the United States, everywhere preaching reform through bloodless revolution. Says Dr. Cantile:

> In the interior of China, in a guise which defied the penetration of the officials, he, preached the tenets of his belief. To the villagers on the banks of the mighty Yangtse he brought tidings of liberty from its mouth in the China seas to far Szechuen on the borders of Tibet; on the Pearl River he drew crowds to listen to him, and throughout the Kwangsi and Kwang Tung provinces established centers of influence and gained able and enthusiastic supporters as his adherents. As a spectacled pedler with knickknacks in his wallet he traveled through the Malay Peninsula and the Straits Settlements, attracting not only the laboring coolies in the plantations but the masters as well. The well-to-do merchants in Penang and Singapore gave him their support and contributed sums of money to further the campaign he had in hand. In Honolulu, in San Francisco, and other cities and centers of the United States, Sun converted men to his standard and gained their confidence by his convincing honesty and unselfish patriotism. A simple talent apparently, but one that has served to bring light and hope to human beings before now, has stirred men to the highest efforts and founded the greatest of all the religions of the world. . . . . .
>
> Other escapes from what seemed inevitable death were many. For safety Sun frequently lived on board junks on the river as he traveled in the interior of China. Once at Nanking a man entered Sun's cabin on board a junk and announced that he had been offered $5,000 to effect his capture. Sun reasoned with the would-be captor, with the result that the man fell

(*Continued on page* 736)



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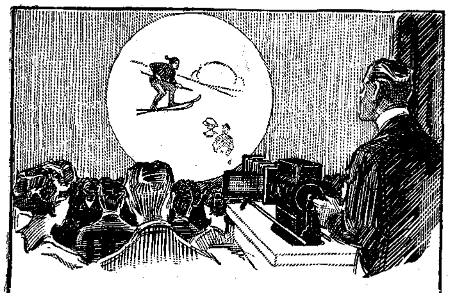

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PERSONAL GLIMPSES

(*Continued from page* 734)

at his feet in an agony of repentance and implored pardon. The man desisted. Why? Sun's personality merely, for he was not armed. No one who has come in close touch with Sun Yat Sen but has felt the magic of his presence. Honesty and patriotism endow him with an "atmosphere" that converts his opponents to his views and serves to turn aside the assassin's knife and the betrayer's purpose. The betrayer in this instance did as another betrayer did, went and hanged himself, as he could not face the world again after having even thought of giving Sun up to his enemies.

Once, when hiding in a fisherman's cabin outside Canton, soldiers were sent to watch the cabin and to shoot Sun at sight; the fisherman got to know of their presence and kept Sun indoors for two days, until, in fact, he was relieved of their attentions by some friend shooting the soldiers themselves.

Once, in the island of Hainan, owing to the house he occupied being watched, he never moved out of the compound for six months, and only by a clever ruse did he manage to get on board a boat and escape.

One of the most serious attempts on his life was made by two young government officials, attended by a dozen soldiers, in Canton. They entered Sun's room late one evening. The position was desperate, for his capture or death would mean promotion and high rewards to these officers. Even then did Sun's calmness effect his safety. Apprized of their advent, he took up one of the sacred books on the table beside him and read aloud. The would-be captors listened and then began to ask questions. Sun entered into conversation with them, and in two hours' time the officials with their attendant soldiers departed. Sun's personality again told; the officials who came to arrest were themselves arrested by the magnetism of this extraordinary man, who wins all to his cause and sends his captors away happy that they failed in their enterprise.

Thus for some seventeen years—from 1895 to 1912—has death by violence threatened him. More than once has a hired assassin entered the room he occupied; spies have watched him in almost every country, including England and America; a large sum, at one time amounting to $500,000, was offered for his capture, and only now can he be said to be beyond attempts on his life. How did Sun regard these? Latterly with indifference, formerly with some apprehension for the cause he had in hand.

His host in San Francisco told me of his conversation with Sun on this subject. Sun had just spoken to an audience in that city in February, 1911, and when he rose to go his friend proposed accompanying him to his lodging. Sun remonstrated and said there was no occasion for that. His host said that it was very unsafe, seeing that a price was on his head, to go at night through the Chinese quarter of the city. At this Sun smiled, and said that there was no fear. His friend enforced the necessity by saying that it would be the ruin of the cause he had at heart were he to be killed. Whereat Sun again smiled and said, "Oh, no, the cause will not be ruined by my death; everything is in order; my death will not affect it; the whole scheme is worked out to the most minute detail; the leaders are appointed, the generals are ready, the troops are organized, and nothing that can happen to me will make any difference. A few years ago, my death would have been a misfortune, but not now." Regardless of everything except the welfare of his country, he had no thought of self and refused to be protected. He always spoke in this fashion concerning the dangers he ran. During his many visits to London, altho when he left our house he was conscious that he was followed, he regarded the matter with indifference.

When he accompanied us to dinner at a friend's house, there was the inevitable spy or detective following us, and when we started to come home we were made aware of being watched and followed. My wife and myself were also "honored" in this fashion on several occasions even when Sun had left the country, and our friends were at times alarmed that we might be punished for our friendship with Sun. Our being followed, however, was no doubt merely due to the fact that Sun had disappeared, and, having lost touch with his whereabouts, the authorities had us shadowed in the hope we were going to visit at his lodgings, and thereby unwittingly reveal his address.

Dr. Cantile regards Sun as one of the most likable men he ever knew, and his unselfishness is the strong virtue that has enabled him to accomplish so much. To conclude:

He came to my house in November, 1911, and the maid who opened the door, and who had known him for many years, gave him a smiling welcome. The chosen head of 400,000,000 people, carrying in his pocket a telegram just received asking him to be President of the Chinese Republic, shook hands with her and cordially returned the greeting.

The story of this telegram is also of interest. It was sent from Canton and addrest to Sun Wen, London. Sun Wen is Sun's official name, Sun Yat Sen his family name. Most Chinese have three or even four names. One the name his parents give him at birth; another the name his schoolmaster bestows upon him when he enters school; a third the young man selects for himself when he reaches adult years; and yet again he bears the name under which he is entered in the official record. The Chinese puts his family name, what we term the surname, first; and it is only the latter part of the name, which stands for our first or Christian name, which varies.

"Sun Wen, London," was rather a vague address, but the post-office officials wrote across the envelop, "Try Chinese Legation." Thither the telegram was evidently sent, but when it was read it was forwarded on to my house with a message asking whether the person to whom it was addrest was residing there. I was not at home, but my wife, luckily, was. Many telegrams had been coming for some weeks before Sun arrived in London, and we had instructions to open them. This telegram was, of course, already open; the communication was in cipher, and after each

(*Continued on page* 738)

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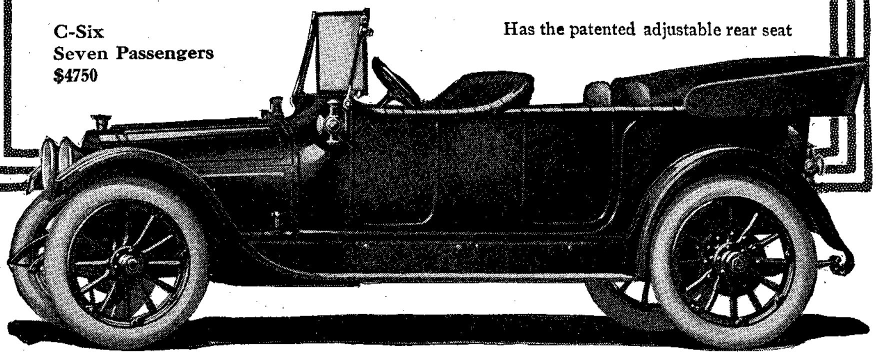

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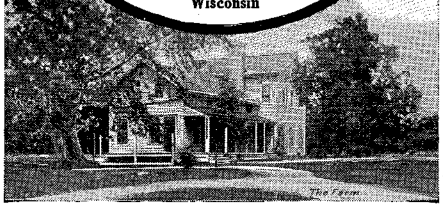

PERSONAL GLIMPSES

(*Continued from page* 736)

ciphered word a Chinese character was evidently recently written. Sun had not reached our house when the telegram arrived, altho we were almost hourly expecting him, so Mrs. Cantile was able to reply that Sun Wen was not with us. Her difficulty was what to do in the matter; this might be a most important message, and one which Sun ought to be acquainted with. Yet to acknowledge Sun's advent might lead to trouble, for the Ambassador was still representing the Manchus, and he might have had instructions to secure Sun at all hazards for all we knew to the contrary. How was the difficulty to be got over? Mrs. Cantile copied the cipher from the telegram, Chinese characters and all, and returned it by the messenger.

When Sun came in some two hours afterward, with the scores of letters and telegrams awaiting him Mrs. Cantile handed him the cipher telegram referred to; he read it, smiled, and put it in his pocket. Naturally we were anxious to know what was in this telegram; but we never, in all our intimacy with Sun, asked him anything that we considered might be private, and we always begged him not to tell us anything in the nature of a secret concerning the work in which he was engaged. It was not until next day that Mrs. Cantile referred to the telegram and told him its history; he asked who copied the Chinese characters, and was astounded, almost to unbelieving, that Mrs. Cantile could have written the characters so exactly with a pen. When asked if the news was secret, "Oh, no," he said; "didn't I tell you? It was asking me to be President of the new Republic."

JOSEPHUS DANIELS

WHEN the admirers of Governor Wilson began to boost him for the Presidential nomination, Josephus Daniels, the Tarheel editor, was one of the first prominent Southerners to join the forces led by William F. McCombs, and the Jersey Governor's popularity in the South Atlantic States is attributed largely to Daniels' preconvention work. Daniels was influential, too, at the Baltimore convention, and since then he has been a busy member of the National Democratic Committee. His experience in national campaigns and his knowledge of practically all the tricks in politics make him a valuable coworker with the other leaders in the Wilson headquarters. A writer in the New York *Evening Post* has some interesting things to say about him:

> Daniels in hot weather always wears a crash suit. His collars turn over at a low altitude, and he wears a black bow tie of a ministerial cut. His hair is black, tho beginning to turn gray, and he keeps his glasses on a black tape. This contrast of black and linen-color is one calculated to take the eye of an artist; but to that is added a clean-shaven, serious, kindly face deeply lined at the ends of the mouth. And the whole reminds one irresistibly of those fine, severe old forebears whose portraits are in the little frames in mother's bureau drawer and fasten with little hooks and eyes on the side.

Not that Josephus Daniels is severe. He is one of the kindliest of men. He is never so happy as when he is in Raleigh with Mrs. Daniels and their four sons. He doesn't smoke, drink, or swear, but he talks with the rapidity of a Gatling gun.

There is little of the grasping in his make-up. Once he held a public office, but resigned. He didn't like it. It was the position of appointment clerk under Hoke Smith in the second Cleveland Administration, at $3,500 a year. Money means little or nothing to Daniels. He never carries more than pin-money with him. If he goes on a journey and must take fifty or a hundred dollars for expenses, he is sadly worried. In Raleigh, of course, everybody knows him, and he buys on credit. At hotels he pays by check. Having no small change-consuming vices, he manages to get along with a mere handful of coins.

He is old-fashioned in a good many ways, but the times have caught up with him. Fashions and custom move in cycles, and eventually overtake the man who defies them. Daniels wears white socks, for instance. He has worn only white socks for many years, while they have been spurned by our Beau Brummels. Now they are in fashion again. But the fashions may change again, and Daniels will not.

Josephus Daniels was born in Washington, N. C., on May 18, 1862. When he was a mere boy in the town of Wilson he started an amateur newspaper, and even then he talked of a day when he should be proprietor of a paper which would be a real force in the State. After trying public office at Washington, he returned to Raleigh still with this ambition. He bought a paper called *The Chronicle* and ran it for some time in opposition to *The News and Observer*. It gave the latter such a fight that the two papers were soon consolidated under Daniels' proprietorship, and he retained the name *News and Observer* and made the paper all that he had intended. It has double the circulation of any other paper in North Carolina, and occupies a modern office building, which also houses his two weekly papers, *The Farmer and Mechanic* and *The Weekly News and Observer.*

Daniels would not get any fun out of editing his newspaper if he were not permitted to write his opinions in the plainest of English, and those who have felt his editorial thrusts know they are anything but playful cat-slaps. A clash with a Federal judge a few years ago gave Daniels a considerable reputation for courage:

Everybody in North Carolina knows about the time when he was put in "jail" for speaking his mind too freely in the editorial columns of his paper in 1904. The word jail is put in quotation marks because his jail was a hotel room; but he was actually held there for four or five days in the custody of United States marshals, and he wrote his editorials there, dating them from "Cell No. 365."

He had criticized a Federal district judge, T. R. Purnell, now dead, for his acts in connection with the receivership of the Atlantic & North Carolina Railroad, property of the State. Daniels charged that the Governor was in league with men who had formed a conspiracy to get hold of the road as receivers and bankrupt the State

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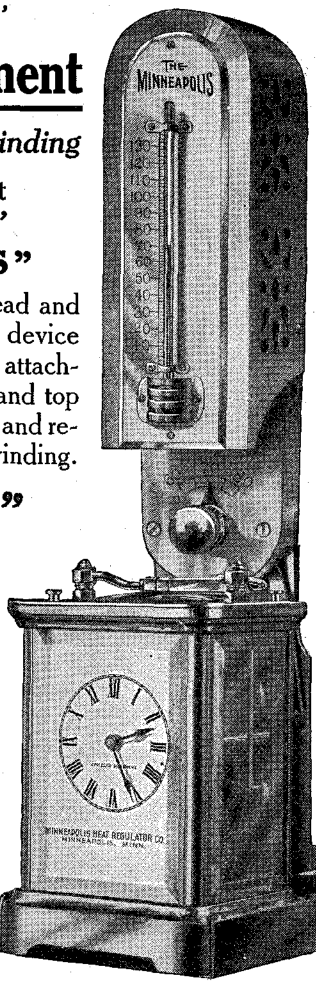

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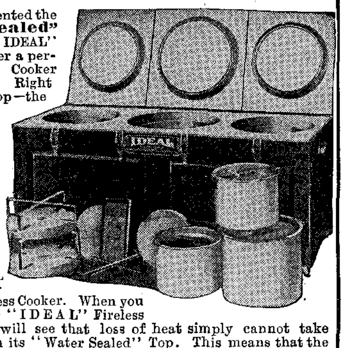

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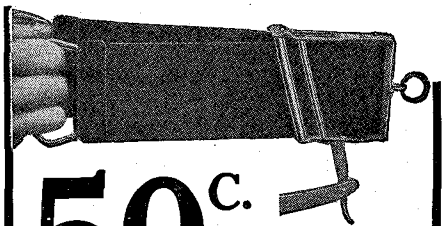

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property. Judge Purnell held him for contempt and imposed a fine of $20,000. Daniels in open court declared that he would rot in jail before he would pay a cent.

The Judge did not dare put the editor in jail, but he had the marshals confine him in a hotel room and watch him day and night. An appeal was taken to the Circuit Court, and Judge Jeter C. Pritchard promptly found Daniels not guilty and remitted the fine. As it was learned afterward, friends of Daniels had decided that they would use forcible resistance if any attempt were made actually to put the editor in jail. But this was a chapter of the story which never had to be written.

Daniels married Miss Alice Worth Bagley, whose brother, Ensign Worth Bagley, was the first American naval officer to fall in the Spanish-American War. He has been the North Carolina member of the National Committee for sixteen years, and, with one exception, is its senior member. He is regarded as being closer to Bryan than any other member. In the Parker campaign he organized the editors' pilgrimage to Esopus and the dollar dinner to Bryan. In the 1908 campaign he held the same position which he is now filling, that of head of the publicity and literary bureau.

THE ORIGIN OF "PUDD'NHEAD WILSON"

THE germinal ideas which start the imaginative minds of novelists to weaving plots, placing characters, and visualizing scenes are sometimes discovered at times and places where not even the fiction-writers themselves expect to find them. Frequently they appear to be of no importance at all, at least in the eyes of a layman, but to the novelist they are what an almost hidden footprint sometimes is to a detective—they fire his imagination and put him to work in the right direction. This fact is illustrated by a story told about Mark Twain by "Cheiro," the palmist, in his "Memoirs" (Lippincott). The great humorist was apparently in a very serious mood when he went to see the palmist, who up to that time had never seen even a portrait of Clemens, which made it still more difficult for Cheiro to "place" him. We read:

> As I fell back on my system of working out the dates at which the important happenings take place in the life, my consultant soon began to check off the years I mentioned, and then asked me to explain to him by what method or system I was able to arrive at such conclusions. "The past may leave its mark, I admit," he said, "and character may be told even down to its finest shades of expression; all that I might believe—but how the future may be even foreshadowed is what I can not understand."
>
> I reasoned with him that the subconscious brain may know in advance what we shall attempt and where we shall fail, that nothing in the world was left to blind chance, and that our very failures were as necessary to our development as were our successes; but seeing I was making no

headway toward convincing him I took up the question of heredity as shown by the markings of the hand.

I showed him the impression of a mother's left and right hands with the impression of five of her children's hands, until we came to one when the right hand of the child exactly tallied with the markings on her mother's right hand; in this case, I said, which you can follow up and prove for yourself, every action of this girl's life repeated even to dates the actions of the mother's life, altho twenty years separated them in time.

The girl had passed through similar illnesses at the same ages at which they had occurred to the mother; she had married at the same age, had also five children, and was a widow at the same age. Now, I said, if one had known the events of the mother's life and seen that the same markings appeared in the hands of the child—then, even say at six years of age, one could have predicted the events which would take place in the fate of the daughter.

This interested my visitor so deeply that he took notes of the various hands I showed him, and we examined with a microscope the lines in the tips of the fingers of the mother and this one daughter, whose fate had been so nearly the same, and we found that even the circles in the finger-tips and thumbs also agreed.

As he was going he said, "The one humorous point in the situation is that I came here expecting to lose money by my foolishness, but I have gained a plot for a story on which I shall certainly get back my money." A few years later he published "Pudd'nhead Wilson," dealing with thumb-marks, which had an enormous success.

CHOOSING GIPSY KING

EVERY five years the chief gipsies of America, Arabia, the valley of the Danube, Germany, Spain, and all the world gather outside a lone, out-of-the-way fishing village on the Mediterranean coast of France and choose the gipsy king. To the wandering clansmen this secluded place is a shrine to which their leaders must return every so often if their most cherished religious tradition is to be handed on from one generation to another and the tribes are to be held together and their ancient customs preserved. It was here, according to gipsy legend, a servant woman of Judea in the time of Christ lived the last part of her life and became the gipsy patron saint. Any gipsy can tell you about Saint Sarah—that is, if we are to believe Sterling Heilig, European correspondent of the New Orleans *Times-Democrat*, who was recently on the spot and wrote about what he saw and heard. There stands among the lagoons a venerable fortress-basilica which is said to have existed, in some form, since the dawn of Christianity, and back of it is the Church of Saint Marys-of-the-Sea. The basilica and the church were given their present aspect in 1448 by good King René of Provence, Anjou, and Jerusalem. Mr.

This Underwear gives
Warmth in all weathers—
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WINTER is the real season of good health—when the blood tingles in the veins—when the joy of living is at its height. But you must be dressed to suit it. Not heavily dressed—but correctly dressed. Right underwear is the most important item.

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Ask your dealer to show you this perfect fitting, long-wearing, comfortable underwear, and know it by this label, in red:

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The Underwear that is good to the skin

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The underwear with the soft fleece inside that is so soothing to a tender skin, lets the pores breathe and carries off all perspiration. The fleece holds an air space between the skin and the woven fabric which forms a non-conductor, keeping the body heat in and the cold out. Wright's Health Underwear is knitted so as to give the elastic properties that make it fit perfectly and hold its shape. Ask your dealer to show you Wright's Health Underwear—the real healthful underwear.

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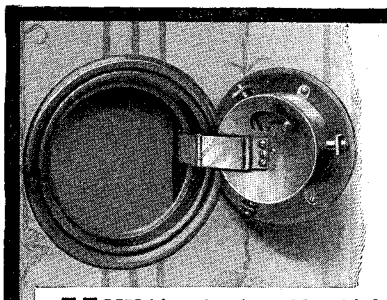

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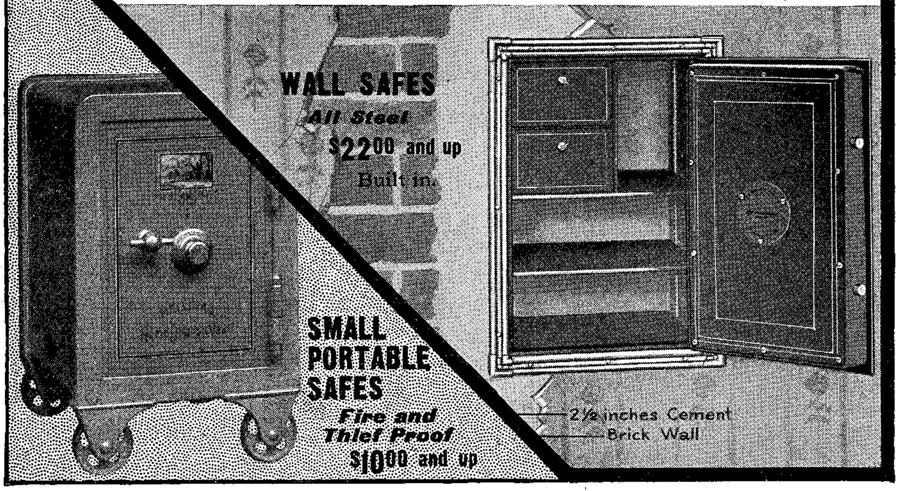

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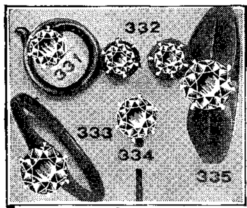

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Write for this Book FREE!

Heilig's story is, no doubt, highly flavored with gipsy legend, but it is picturesque enough to justify publication. We read:

> History and legend tell how two of the three Marys were cast on this shore by a tempest. The Gentiles of Antioch had put them in a boat without sail or oars. These were the women who wept at the foot of the cross, and who, with Mary Magdalene, visited the tomb and found the Lord had risen. Mary Salome and Mary the mother of James lived on this spot with their Egyptian servant, who was wrecked with them, and whose name was Sarah. Here they built the church, died, and were buried in it. And because of Sarah, who became the gipsies' patron, these sands are often strangely peopled. Every five years, toward the end of May, look! . . . . . .
>
> Over the roads come processions of bizarre vehicles, prehistoric stage-coaches, prairie-schooners, and gipsy vans, loaded with tent-poles and surrounded by a dusky people, Bohemians from all lands, speaking all languages, and a jargon no one understands. The wagons are full of women and babies, the men afoot or on horseback. They have dragged for months on this trip, some for years. . . . . . .
>
> Automobile tourists—there is no railway—stroll among them, get their fortunes told and return, laughing and superior, to dinner at the Hotel de la Poste. They do not dream. . . . . . .
>
> I was with such a party this year, and talked with the good curé, Canon Ribon, who is in terror of the gipsies, and another citizen who must be nameless . . . because it is not healthy to talk and remain on the spot. . . . . . .
>
> I saw the outgoing Grand Coesre, Balthazar the Croat, a bearded, silent giant, rich looking and drest half in leather. All are either gipsies of note—elected delegates, "Baron families" descended from previous Grand Coesres, rich moderns who can afford the trip—or else poor fanatics who have been dragging on the way a year, two years. . . . . .
>
> Astonishing mixture of splendor and ignominy, light and shadow. Delegates and pilgrims from the Gitanos of Spain, English gipsies, Italian Zingares, German Zigenner, Portuguese Ciganos, French Bohemians, tinkers, basket-makers, musicians, horse-gips, fortune-tellers, pickpockets! All the Romany types of the earth, some as beautiful as demigods, others degenerate monstrosities, young women, radiant with Oriental beauty, old witches with chins like gum shoes. . . . Hoary sorcerers glorying in their ugliness! . . . . . .

The writer's informant insisted that the gipsies sacrificed two stolen babies, but he afterward learned that they did not really kill them. At the moment before their throats would drip beneath the altar of Mithra, the newly elected king stops the sacrifice, adopts the babies, and promises to "betray, cheat, and send to hell more gadschi than there are drops of blood in the veins of these innocents." Gadschi, it may be explained, are all outsiders—who have put the gipsies under the "ban of humanity"; and this traditional hatred dates from the time of King Sigismund and the first gipsy baron. The weird ceremony goes on:

A rawhide whip—the scepter of the Grand Coesre—plays the bloody part. . . .

"Let the blood of the babies flow!" squeals old Gisla. "They are our boughten babes, bought with our good money, otherwise we should not dare offer them to St. Sarah, a pure sacrifice, as Isaac was to Jacob! Who bleeds them?"

"I," cries Attila the Croat, with a lightning-quick jump, getting ahead of the others and grabbing the sacred whip from her hands. Swishing it round his head till it whistles, he cries the consecrated words of the candidate:

"I am your Grand Coesre! All here will swear me fidelity. I am your king, males and females, you are mine!"

Swinging the heavy blacksnake till it screeches:

"All, all, you are my vabrassi [slaves]!"

Before the words were out of his mouth big Balthazar bumped against him:

"No we are not your vabrassi. You have the sacred whip in your hand; but it will not take long to drag it from you. How should you have slaves?" he cried. "You don't know how to whip them!"

The words are canonical, repeated at each election. The ordeal of the whip really decides the choice of king.

"I don't know how to whip?" roared Attila. "Who will prove it?"

"I!" returned Balthazar.

"And I!" cried Routchouk.

"And I!" added Hedjaz of the Red Sea Desert.

In an instant the three rival candidates, bared to the waist, crouched at a distance round the holder of the whip, and made ready to spring. But the whirling, whistling whip began to trace a circle hard to penetrate. It is a short, solid, very heavy copper handle, as big round as a woman's wrist, continuing in a long, cruel "black snake" of that thickness that tapers to a many-leaded lash. The leaded lash was everywhere and nowhere. On the three bared giants it made sounds of tearing flesh, cut like a razor, cracked on heads, breasts, shoulders, scattering a rain of blood on the squatting crowd.

Only those who have seen it, says my man of St. Marys, can imagine what a weapon the gipsy whip can be in the hands of an expert.

Attila faced every side at once, tireless, turning, leaping, jumping back, slashing his three unarmed opponents with terrific precision and rapidity. Routchouk slipt in and almost grabbed the whip. He got the brass ball of the butt crashing on his head, went down half-stunned; the whip whirled, and the delegates roared with enthusiasm. Hedjaz broke through on Attila like a tiger, but the holder of the whip jumped back and fetched him a blinding welt across the face. The delegates were already murmuring to acclaim him; the bared bodies of the three were masses of bloody welts, their faces unrecognizable when Balthazar the Croat, staggering up like a bull in the ring on his last groggy charge, suddenly caught the whip in his left hand, while he crooked his leg around Attila's knee, bent him backward in a wrestler's foul hug, squeezed him until he breathed quick, dropt the sacred emblem, and went down with a thud, Balthazar on top, and they heard a rib crack. . . . . . .

Then it was Balthazar's turn to swish

The Entree of Danger

The cars equipped with Weed Chains were traveling **on the wet, slippery pavement** with perfect traction and assured steering-steadiness, occasionally slowing up and stopping with unfailing brake control. No thought of danger was in the minds of the drivers. **Everything was in harmony.**

Suddenly there is a change. Where perfect safety and order existed a moment before, now is peril and disorder. ***Out from the side street comes a car with chainless tires and with it enters danger for everyone in its path.*** The driver of this car, unwisely depending upon rubber alone, attempts to turn into the Avenue. In a flash the front tires slip out of control and then the rear tires skid. Momentum carries the uncontrollable car side ways and it narrowly misses colliding with the other cars that were stopped or steered aside by their drivers who realized that the skidding car was a menace to their safety.

The Traffic Policeman stationed at the crossing, swore under his breath and then shouted, **"Hey there. Where are your chains? Those bare tires are endangering everyone on the street. Drive slow now to the curb and put on chains. It's lucky that no damage was done."**

"The Rain of Terror"

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On the rear tires they afford perfect traction and adequate brake control.

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THE NAME WEED IN EVERY HOOK
WEED

the whip around his head until it whistled, crying:

"I am your Grand Coesre! All will swear me fidelity! Males and females, you are mine!"

Routchouk and Hedjaz made a dash for him—too late. Balthazar's whip-play was different and the two men exhausted. They had just time to save their eyes with their left hands, lest a clip of the leaded lash pluck them out of their orbits like ripe fruit! Crack! Crack! Human nature could no longer stand those cruel weals. Down went Hedjaz of the Desert of the Red Sea! Down went Routchouk the Wallach! And the clamor of the delegates proclaimed Balthazar's victory.

HOW NEW YORK CORRUPTS THE EAST-SIDE BOY

PERSONS high in authority have described the gamblers and gun-men whose names have figured in the Rosenthal murder case in New York as "foreign degenerates." A writer in *The Jewish Advocate* (Boston) resents this characterization, and says "one generation of police protection has made the human material of another." He is of the opinion that the vice and corruption are native to the soil, and that it existed before any Jews came. In support of his statement he gives a realistic description of the East-Side environment which he says produces the gangster. We read:

> Twenty-five years ago the narrow streets that made up the old East Side of New York, a district that has partially disappeared in the face of modern street improvements, were inhabited by a group of God-fearing, religion-loving, observance-crusted Jews who came from Russia, and brought with them all the pride of the "Sanctification of the Name" (Kiddush Hashem), which had been their conscious racial strength for centuries. They were poor, and they struggled for a livelihood, as immigrants will who are herded on these shores.
>
> The days were full of hardship and the bitterness of native neighbors who exhibited contempt for foreign Jews. The night brought crowded bedrooms and all the discomforts of poverty. But their eyes gleamed toward the synagog, and their pennies went to the establishment of places of worship and the opening of squalid religion classes. And their children are the Rosenthals, Roses, Vallons, Webbers, and so forth.
>
> The homes of these pedlers and petty traders ran close to Allen and Canal Streets. The former was then not named as the Red-light District, and the Lexow investigation and the agitation of W. Travers Jerome were still to come, but the conditions were there. The pimp and the procuress marched forth from these streets, secure in "protection," to coax the little daughters of the immigrants to imitate the manners of the street-walkers, and to select little Jewish boys, bright-eyed little chaps who could be trained to become petty thieves and provide the grown gangsters with the odds and ends of existence.

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Who Wrote "The Doxology"—"Nearer, My God, to Thee"—"Come, Holy Spirit, Heavenly Dove"—"A Charge to Keep I Have"—"Asleep in Jesus, Blessed Sleep"—"Awake, My Soul, Stretch Every Nerve"—"Blest Be The Tie That Binds"—"Rock of Ages Cleft for Me"? In fact, many of **The Hymns** which in childhood we learn and cherish through life; which at the bier of some beloved one we listen to with moist eye; which at the close of a happy Sabbath day we sung at the seashore, in the mountains or at the fireside. **We Love** to hear them sung again and again and never tire of them. Some of life's tenderest chords are inseparably bound up with these hymns, so that in death they are the touchstones for sorrowing hearts that revere our memory. No book could afford you greater spiritual refreshment than just such a work as is here brought to your notice. Get it and read it; you'll sing these hymns with new meaning in them—the hymns you love **So Well?**

HYMNS
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their Authors and History, by Rev. Samuel W. Duffield, D.D. cites in alphabetical order the first lines of over **1,500** hymns, giving a brief biography of author and circumstances attending its composition. 8vo, cloth. 675 pp. $3.00.

They sowed sin in the certitude of profiting from its growth.

This teaching of vicious habits was done openly in the streets. The streets were indeed more than a school. Lewdness and wantonness flaunted themselves openly. The laws of decency forbid more than an allusion to what could be seen on Allen Street in broad daylight in those days. The reeking shamelessness was so violent, so positive, that the pictures made on the impressionable mind of a child of seven have not faded even at this day.

This is the background of the gang, and nearly all the men now under arrest, says the writer, grew up in this one period. They sprang from decent families, and have brought endless misery and shame to their near relatives. The story of how three boys became outlaws is told, with their names withheld out of respect for their families:

X—let us call him X. His father was a respectable Jew who kept a small liquor saloon on the East Side. He was a fairly well-read Hebrew scholar, probably forty years old when he came to New York. He was as cheerful as a Chasid, and respected for his unfailing good humor and his religious activity. He had been an innkeeper in Russia, and when after peddling for some time he had saved a little money, he opened a saloon and his children became the bartenders. All went well until the school authorities reported that his son was "playing hookey." The father tried by threats and kindness to get the boy to attend school and cheder regularly. But the effort was in vain. The boy had already joined the gang, and punishment resulted in his running away from home. Every time he was brought home he introduced new criminal ideas to his family. At length he disappeared for a number of years, and when he came home he brought with him "police protection" and the trick of running an illicit still. He sowed evil on every side, to his own complete undoing.

Y is the son of a very poor Jewish peddler. He is the youngest of his family and the youngest of the gang. His father was a quiet little Jew who did not understand what environment was doing to his children. But the elder brothers understood what was doing with their younger brother when he became the tool of the gangs. They themselves have followed careers which, while honest, have not added to the parental joy of life. But these brothers took Y in hand. They whipt him into line, they gave him money, they fought with him. But to no purpose. Y was a little thief, and every time the police rounded up the gang they looked for Y. Again and again they came to his home to arrest him, for he was still a minor. At length the parents understood. Y had run away. The police wanted him.

Then the simple-minded father and mother of Y considered him dead to themselves, and they set Shiva for their last-born son who had imbibed the ways of the American hooligan. This happened twenty years ago.

The sitting in mourning for one who is alive is the harshest ceremony by which Jews publicly cut off a living member of

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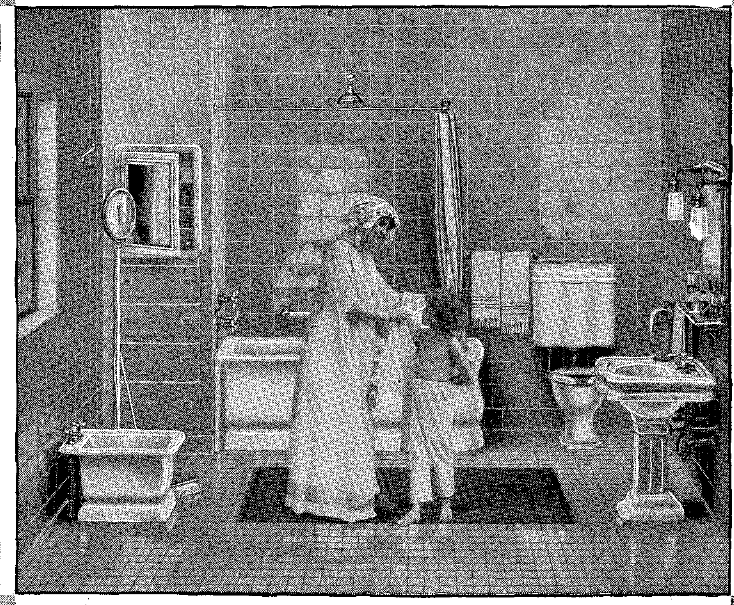

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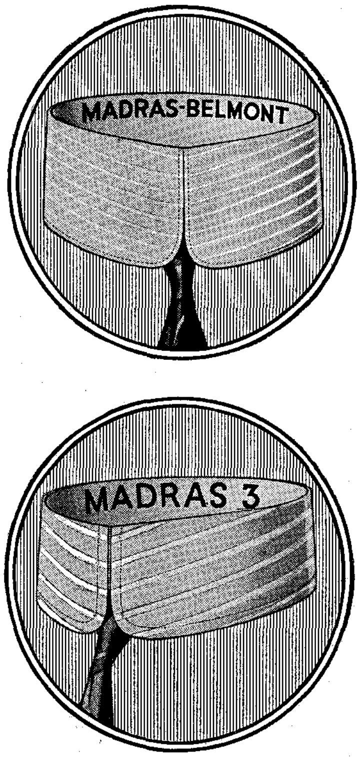

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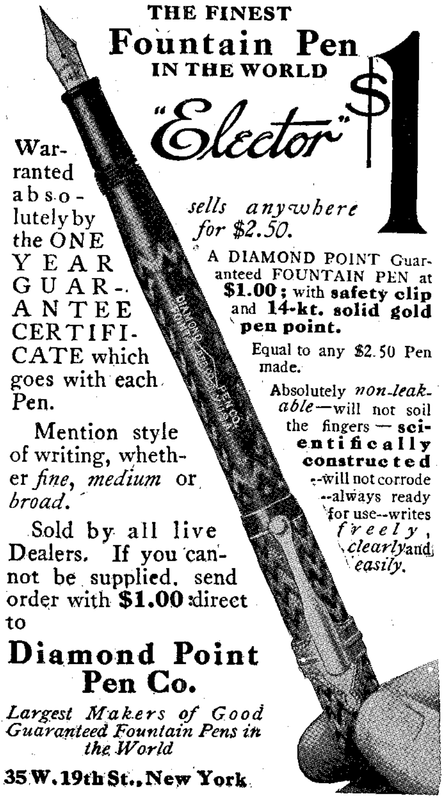

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the family. It is a gruesome ceremonial, a complete excommunication so rare an event that there are whole communities that have never witnessed this act of "cutting off the living as the dead."

It expresst the parental abhorrence for the evil life of their child. It told in its black hopelessness their view of the dead-sea fruit which American life had brought them. They were impotent as children to combat the degeneracy around them. They were ridiculed as being foreigners, their own children scoffed at them as greenhorns, the janitor was their tyrant, and the policeman on the block was as the policeman in Russia, to be feared and bribed. America was interpreted to them through their children, and the children saw America in the lechery of Allen Street and Canal Street, and led by the gangsters whose art and education was crime. Little wonder that Y's mother went to an early grave.

Z was born in New York. His mother was of the Ghetto, but Americanized before her time. She was marked in this matter among her old-fashioned neighbors. She abandoned the Shitel (wig) and wore stylish corsets. She became a theatergoer, and consorted with the Yiddish players. She was not a bad woman, but she led her children in paths that were neither straight nor narrow. Z began his evil career by "playing hookey," there is a long school record against him, then he joined the gangsters, his natural associates, and thence graduated as a gambler. The outstanding fact of his early life is that he was the most Americanized of all the Jewish lads who became members of the gang.

THE METHODS OF A REAL DETECTIVE

THE story-book sleuth and the real detective are not the same, if we are to believe Arthur Train, the lawyer-novelist, whose new book, "Courts, Criminals, and the Camorra," has just been published by Scribners. The tall, handsome man, with hair turning gray about the temples, who wears a plaid dressing-gown and smokes a big, black pipe with a crooked stem, is found almost exclusively in fiction—his extraordinary brain is usually too large to fit in the skull of a mere flesh-and-blood person. But of course that is no reflection on the writers of detective stories, for they, like the people who sell soda-water, would have to go out of business if they did not color and flavor their wares to suit the tastes of their particular public. The competent detective is a practical person. He does not scan with eagle eye the surface of the floor for microscopic evidences of crime, and, upon the discovery of a splotch of cigar-ashes, take up a chase which leads to the lair of the burglar or the murderer. He usually makes a diligent search for all the facts, commonplace and otherwise, that can be obtained, and when the evidence is collected he uses plain common-sense logic in making his deductions. Sometimes a good clue is discovered by accident after a long methodical search for evidence has failed, as the following true story from Mr. Train's book serves to show:

One of the best illustrations of the practical necessity of some first-hand knowledge is that afforded by the recovery of a diamond necklace belonging to the wife of a gentleman in a Connecticut town. The facts that are given here are absolutely accurate. The gentleman in question was a retired business man of some means who lived not far from the town and who made frequent visits to New York City. He had made his wife a present of a fifteen-thousand-dollar diamond necklace, which she kept in a box in a locked trunk in her bedroom. *While she had owned the necklace for over a year she had never worn it.* One evening, having guests for dinner on the occasion of her wedding anniversary, she decided to put it on and wear it for the first time. That night she replaced it in its box and enclosed this in another box, which she locked and placed in her bureau drawer. This she also locked. The following night she decided to replace the necklace in the trunk. She accordingly unlocked the bureau drawer, and also the larger box, which apparently was in exactly the same condition as when she had put it away. But the inner box was empty and the necklace had absolutely disappeared. Now, no one had *seen* the necklace for a year, and then only her husband, their servants, and two or three old friends. *No outsider could have known of its existence.* There was no evidence of the house or bureau having been disturbed.

A New York detective agency was at once retained, which sent one of its best men to the scene of the crime. He examined the servants, heard the story, and reported that it *must have been* an inside job—that there was *no possibility* of anything else. But there was nothing to implicate any one of the servants, and there seemed no hope of getting the necklace back. Two or three days later the husband turned up at the agency's office in New York, and after beating about the bush for a while, remarked:

"I want to tell you something. You have got this job wrong. There's one fact your man didn't understand. The truth is that I'm a pretty easy-going sort of a feller, and every six months or so I take all the men and girls employed around my house down to Coney Island and give 'em a rip-roaring time. I make 'em my friends, and I dance with the girls and I jolly up the men, and we are all good pals together. Sort of unconventional, maybe, but it pays. I *know*—see?—that there ain't a *single one* of those people who would do me a mean trick. Not one of 'em but would lend me all the money he had. I don't care *what* your operator says, the person who took that necklace came from outside. You take that from me."

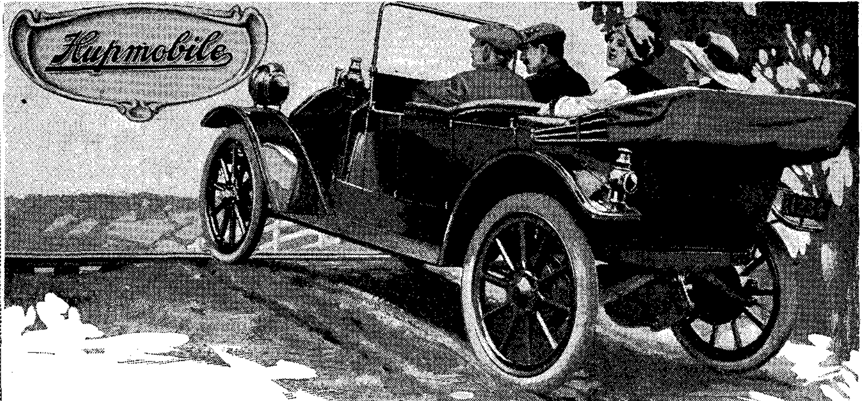
The superintendent, who is wise in his generation, scratched his chin.

"Is that dead on the level?" he inquired.

"Gospel!" answered the other.

"I'll come up myself!" said the boss.

Next day the boss, behind a broken-winded horse, in a dilapidated buggy, drove from another town to the place where his client lived. At the smithy on the cross-roads he stopt and borrowed a match. The



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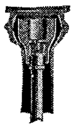

Thus, the axle shafts, 8, are freed to do the driving, with flanges bolted to the wheels at 15.

The large roller bearings, 5, 5, take only the up and down loads from the differential, the end thrust bearing being taken by two ball bearings just outside the rollers. One of these is shown at 6.

In mounting the bevel driving pinion, we use two roller bearings, 9 and 10, instead of one, placing one on each side of the gear. They hold it in perfect and permanent alignment, while the ball bearings, 11, take the end thrust.

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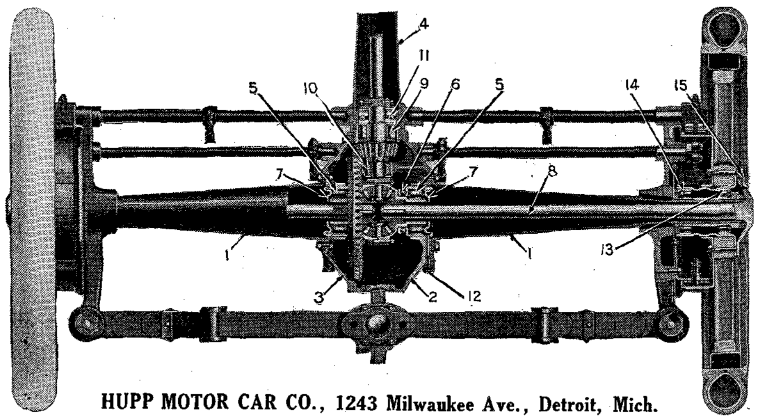

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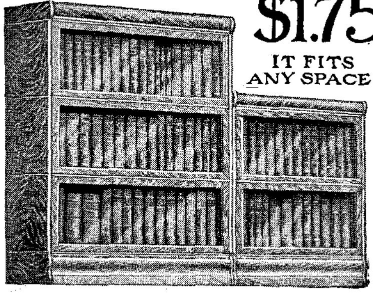

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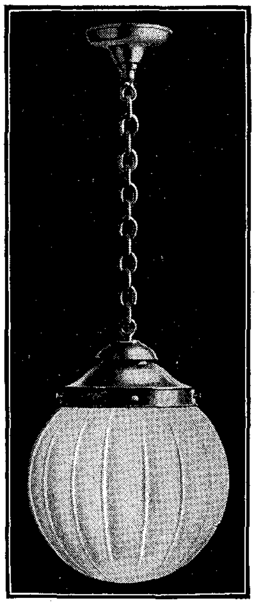

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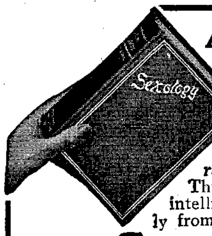

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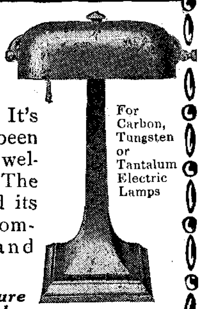

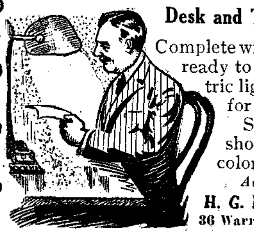

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smith, glad of an excuse to leave the heat of the forge, came out and got the loan of a chew from the boss.

"Anybody have any good horses in this town?" asked the detective.

"Betcher life!" answered the smith. "Mr. —— up on the hill has the best in the country!"

"What sort of a feller is he?"

The smith chewed in silence for a moment.

"Don't know him myself, but I tell you what, his help says he's the best employer they ever had—and they *stay* there forever!"

The boss drove on to the house, which he observed was situated at about an equal distance from three different railway stations and surrounded by a piazza with pillars. He walked around it, examining the vines until his eye caught a torn creeper and a white scratch on the paint. It *had* been an outside job after all, and two weeks had already been lost. *Deduction* was responsible for a mistake which would not have occurred had a little *knowledge* been acquired first. That is the lesson of this story.

The dénouement, which has no lesson at all, is interesting. The superintendent saw no prospect of getting back the necklace, but, before so informing the client, decided to cogitate on the matter for a day or two. During that time he met by accident a friend who made a hobby of studying yeggmen and criminals and occasionally doing a bit of the amateur-tramp act himself.

"By the way," said the friend, "do you ever hear of any 'touches' up the river or along the Sound?"

"Sometimes," answered the boss, pricking up his ears. "Why do you ask?"

"Why, the other night," replied the friend, "I happened to be meeting my wife up at the Grand Central about six o'clock and I saw two yeggs that I knew taking a train *out.* I thought it was sort of funny—Pittsburg Ike and Denver Red."

"When was it?"

"Two weeks ago," said the friend.

"Thanks," returned the boss. "You must excuse me now; I've got an important engagement."

Three hours later Pittsburg Ike and Denver Red were in a cell at headquarters. *At six o'clock that evening the necklace had been returned.* This was a coincidence that might not occur in a hundred years, but had the deductive detective determined the question he would still be pondering on the comparative probability of whether the cook, the chore-man, or the hired girl was the guilty party.

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THE FATHER OF THE APPLE INDUSTRY

Of the seven hundred thousand people in America who answer to the grand old name of Smith there are probably less than a dozen who have contributed more to the upbuilding and the general welfare of the country than the one who, about three-quarters of a century ago, was christened Ezra Leonard. Other Smiths have gained more notoriety than the Honorable Ezra—that's what they call him out in Oregon, where everybody knows him—but the life stories of few of them, if any, are more beautiful and inspiring than his. He was one of the most useful of the pioneers who developed the great Northwest. During the memorable years of '49 and '50 hundreds of strong men with dreams of empire left their comfortable homes east of the Rockies and sought the rich heritage that awaited the touch of white men, and Smith was one of them, but, unlike the others, he was not looking for gold. During his long life he has had a hand in nearly everything affecting the welfare of the Pacific Northwest, for which the people of that section of the country give him due credit, but what the people of the nation at large are indebted to him for is the pioneering he did in horticulture. It is said of him that he really fathered apple growing as a great industry. His story is told in the editorial columns of the Madison *Wisconsin State Journal:*

He was then as now every inch an American—with a heart overcrowded with big, human impulses and a conscience consumed with ideals. He is the consistent descendant of his puritanic ancestor, Richard Smith, who set foot on the shores of Massachusetts in 1630. He himself came out of the sturdy life of Vermont. He received his education in that pioneer prairie college town, Galesburg, Illinois. While there as a student he became acquainted with a lawyer in Springfield. This acquaintance grew into an abiding friendship. This friend was Abraham Lincoln.

On graduating from college he married a classmate, a pioneer "co-ed." These two prairie collegians set out for the infant metropolis that far away lay on the sloping land within the Golden Gate. They cast their fortunes with the new empire, not to get but to give. They went there to teach. They went by sea, sailing from New York and crossing the neck of land that connects the continents where now the great canal is dug.

When they sailed into San Francisco they found the docks black with anxious people waiting to learn if the ship brought news of a declaration of war. Mr. Smith found himself thrown into the heart of a strife that demanded something more of him than the labors of a schoolmaster. He engaged himself in the burning issue of that political strife. He became the lieutenant-governor of California. When the news reached him of Mr. Lincoln's call for volunteers, he set out to raise a regiment, but was stopt by the great Starr King, who

Chief Croker and Chief Archibald
of New York
Pres't of the Croker Nat'l Fire Prevention and Engineering Co.
of Cincinnati

Three Great Fire Fighters
Chief Croker (right), Chief Archibald (left), and THE SAFE-CABINET. (The falling of the shelves was due to the expansion of the walls.)

after witnessing actual fire tests of steel filing cabinets unreservedly declared that the best of them all is

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Ex-Fire-Chief Croker says:
"Wonderful! The test was very severe and it shows THE SAFE-CABINET to be proof against fire. The way it came through was wonderful."

Ex-Fire-Chief Archibald says:
"That settles the question. THE SAFE-CABINET is vastly superior to all other filing cabinets of which I have any knowledge."

Six of the best known double wall steel filing cabinets were successively placed in a specially constructed furnace. The most accurate scientific instruments for registering the external and internal temperature were used. The tests were conducted under the supervision of Professor E. S. Merriam, of Marietta College, who personally checked all instruments and readings.

THE SAFE-CABINET
(1913 MODEL)

was in the fire for 49 minutes, thirty of which averaged in excess of 1700 degrees Fahrenheit (estimated to be actual severe conflagration heat). The internal temperature at no time exceeded 290 degrees F. At the end of this ordeal a fire hose was turned on its white-hot doors and outer walls. THE SAFE-CABINET was then opened and its contents were found to be uninjured. Sixty-four dollars in currency, which had been placed in the cabinet before the test, were taken out in perfect condition.

The contents of the five cabinets of other makes were in process of destruction at the end of periods ranging from 6 to 17 minutes, and in every case the destruction was completed before the completion of the test.

We have issued a complete report of these tests, omitting only the *names* of the competing cabinets. The accuracy of this report is a matter of legal affidavit. Write for it. It is free.

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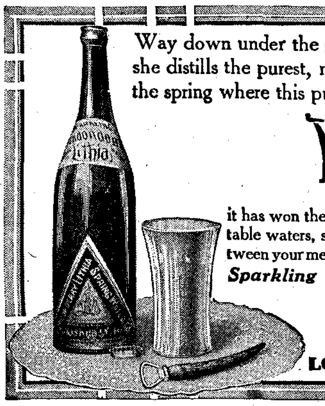

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it has won the name of the purest, lightest, most refreshing of American carbonated mineral table waters, superior, even, to the best imported. Drink Londonderry with your meals, between your meals. Drink it with your drinks. It lengthens a good drink without diluting the flavor.
Sparkling (effervescent) in three table sizes. Plain (still) in half-gallon bottles, or other sizes if desired.
If you have difficulty getting Londonderry locally, write us. We will see that you are supplied.
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said: " You can not go, I can not spare you. You must help me save California for the Union." And he stayed at his post, presiding over the pioneer legislature, and with Starr King saved California to the Union.

After Lincoln's death, through Mr. Seward's insistent request, President Johnson made him the acting Governor of the new Territory of Washington. He was no idle center of interest and good-fellowship in a pioneer State-house—he was the Washington of the Northwest empire. He himself laid out the survey line of parallel 49, along the northern border, and over the rugged mountains carried the chains and laid the stone which marked the political divisions of Montana, Idaho, Oregon, and Washington.

When Smith left the territorial capital at Olympia he sailed up the Columbia River until he came to a piece of shelving land that rested amid scenes of surpassing beauty. There he decided to make his home for the rest of his life. And there is where the better part of the story begins.

It matters little that for twenty-five consecutive years he presided over the legislature of Oregon; it is not especially noteworthy even that he was conspicuously an inspiration to all the movements that centered in the growth of education and culture in his new-chosen State; but it does matter that there in his new home, commanding a wonderful panoramic view up and down the broad Columbia Valley, with the wonderful white dome of Mount Adams standing as an eternal sentinel at the north, and with the white crown of Mount Hood standing centinel at the south, he conceived the idea that to plant a fruit-bearing tree was a prayerful act. Orchards became his passion. One after another he laid them out, nursed them into fruition, and turned them over to the young heroic pioneers who had found their way into the new empire. While others grew affluent, Ezra Smith kept on planting. He preached the gospel of horticulture. He helped the young men of his new State to find the health and contentment that ripened into prosperity and into the upbuilding of character through the labor in the open of growing wonderful fruit in the beautiful Hood River Valley.

Land values went soaring. Men all about him grew rich by speculation. It was easy to make money and Ezra Smith was a man for hard work. He devised the innovations; he was satisfied to see the others reap. He found that the product was but half of the problem; the other problem was the market; the market was reached through the pack; he invented the box-pack. He is known as the father of horticultural societies. He has been the president of practically all the important ones among the Pacific States. The Emperor of Germany and even Asiatic rulers have sent horticulturists to Hood River to study under Ezra Smith. Through his efforts radical laws on fruit growing were passed in the legislatures of the Northwest. In those States it has become a felony to send a worm across the State border in an apple.

As a Lincoln man Ezra Smith insisted upon an honest product. "Find a bad apple and we will give you the car " became the slogan of the fruit valleys he fathered.

This is apple time; this is an apple editorial. May the spirit and the inspiration of Ezra Smith find its way here.

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NOT A BIT OF BITE
Velvet
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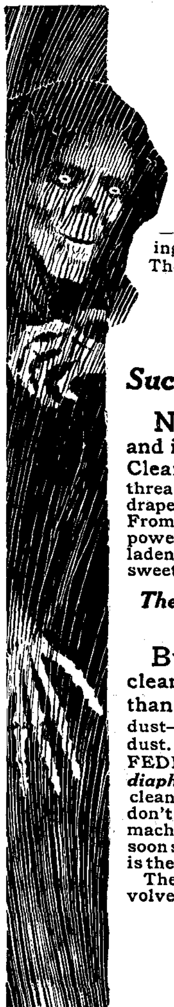
PROGRESSIVE BULGARIA

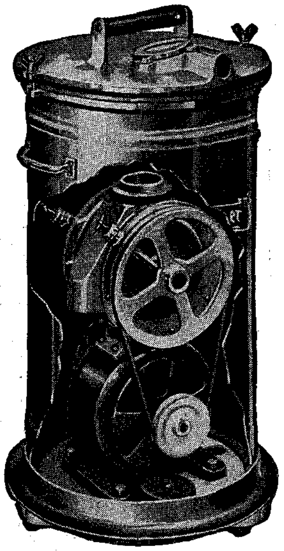
METAPHORS are seldom accurate, but a clever statesman on the other side of the Atlantic who called the Bulgarians the "Japanese of the Balkans" hit them off pretty felicitously, if we are to believe all the Constantinople correspondent of the London *Chronicle* says about the little Near Eastern monarchy. As the Japanese are the mighty moving factor in the Far East, so are the Bulgarians in Eastern Europe. It is said, too, that they display the extraordinary rapidity of adaptation, the same swift political and industrial aptitude, as the Japanese. This may be an exaggeration, but the progress of the Bulgarians under their present ruler has been remarkable, to say the least; and there are good reasons to believe that they will play a leading part in the politico-economic changes that may occur in their neighborhood. *The Chronicle's* story is doubly interesting because of the present turbulent state of affairs in the Balkans. We read:

> It is no exaggeration to say that perhaps no other city in Europe has shown, in the last few years, greater and more intelligent activity of improvement in every possible direction than King Ferdinand's capital.
>
> For hundreds of years everything there was completely neglected. The soil for many miles around was barren and arid. The peasants lived in perpetual fear and dejection. The wide extent of land on which Sofia now stands was like a desert, with gipsy huts and miserable buildings, few and far between—a poor, stagnant village.
>
> In twenty-five years everything has changed as if by magic. The village has become a modern city. The large parks, the fine buildings, the broad streets, the stately royal palace, etc., all bear eloquent evidence of dauntless energy, untiring perseverance and industry. The truly Japanese vivacity of spirit, coupled with a sound practical sense, makes the Bulgarian an admirable artificer and handicraftsman. It is this spirit that also enables him to transform, with extraordinary rapidity, large tracts of arid soil into arable, fertile land. Even in Constantinople the best orchards and vegetable gardens are in the hands of the Bulgarians.
>
> Whereas the Turk is capable of only superficial imitation, and adapts Western ideas only in so far as they are helpful to his aspirations of Oriental exclusiveness and intolerance, the Bulgarian shows an open, willing mind for everything European, and is always ready to march in line with the standard of modern civilization. During the rule of King Ferdinand, and thanks to his influence, the Bulgarian has completely abandoned many a traditional method and antiquated usage. It is enough to watch the astonishing progress in matters of education alone to realize this. As to agriculture, the main source of Bulgaria's wealth, the advance is no less remarkable.
>
> Bulgarians are sometimes reproached for their hatred of foreigners. This is only partially true. They suffered so much from various foreign influences that they have developed a regrettable spirit of suspicion and reticence.

It's the Dust You Don't See that Carries Disease



A *clean-looking house* may still be *insanitary.* That's the danger of sweeping with a broom. Shoes collect dried sputum from sidewalks and deposit its dust on rugs and carpets. You can't see it, perhaps. But it's *there.* Then comes sweeping day. Your broom fills the air with invisible, germ-laden dust. It finds its way into your lungs—into your food—settles on the floor where playing children stir it up again and become infected. The *broom* is even more dangerous than the *fly.*



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But don't think that just any vacuum cleaner will do this. Some are really no better than a carpet sweeper. They pick up the *surface* dust—the *visible* dirt—but not the hidden, germ-laden dust. You *can't* create a powerful suction, like the FEDERAL, with a *fan* device, a *bellows* or a *diaphragm.* One by one, these types of cleaners are passing into oblivion. You don't want a noisy, rattling, complicated machine that can't do the work—and that soon shakes itself to pieces. The FEDERAL is the machine that has stood the test of time.

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Lit. Digest
Oct. 1912

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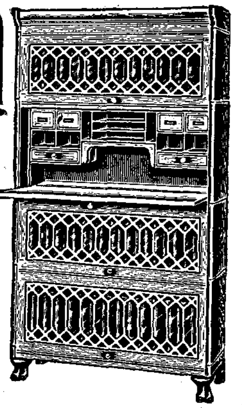

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INVESTMENTS AND FINANCE

THE PROMISES OF PROSPERITY

THE passing of another month has given new impetus to the favorable influence exerted on business by the splendid crop reports. The last of these, issued in the week ending October 5, is declared by *The Financial Age* to have been " so brilliant that men in the grain trade questioned the accuracy of the predictions made." With nearly every crop, increases over the September estimates were indicated. For example, the wheat yield was placed at 720,000,000 bushels, or 30,000,000 more than the September estimate, and about 100,000,000 more than the harvest of 1911. A larger wheat crop than 720,000,000 bushels has occurred only twice before in the history of the country. With corn the yield is now estimated at 3,016,000,000 bushels, which would break all records, the increase over last year being nearly 500,000,000 bushels. Similar increases appear in the estimates for oats (the crop of which promises to be the largest ever harvested), barley, rye, hay, and potatoes. *The Financial Age* is of opinion that the significance of these estimates " can not be mistaken," and that " they supply ample foundation for the industrial boom now under way." Crops so large as those now indicated will not only make up for the shortage of earlier years, but will furnish a surplus for export.

As to the value of this year's crops, figures of further interest are supplied. It is believed that the ten leading crops will be worth $123,820,000 more than the corresponding crops of last year. The total value of these crops estimated by the average prices which prevailed on October 1 this year is $4,783,955,000. These ten crops include wheat, oats, barley, rye, buckwheat, flax, hay, potatoes, and cotton.

It is not alone in crops that promises of returning prosperity are now found. *The Financial World* prints comparative statistics as to the earnings of railroads, the unfilled orders of the Steel Corporation and bank clearings as follows:

Earnings of 47 railroads for Aug. 1912	$77,638,413
Earnings of same roads in 1911	71,361,692
Unfilled orders of the Steel Corporation on Aug. 31, 1912	6,163,375 tons
Unfilled orders same date 1911	3,695,985 tons
Unfilled orders Aug. 31, 1910	3,537,128 tons
Bank clearings 8 months ended Aug. 31, 1912	$113,582,872,000
Bank clearings 8 months ended Aug. 31, 1911	105,728,996,000
Bank clearings 8 months ended Aug. 31, 1910	111,044,526,000

Further evidence is found in statistics of building activities and the export trade. For the first eight months of the present year there was expended in building construction in the principal cities $591,852,047, as against $540,563,584 in 1911, and $577,178,959 in 1910. Exports for the first three quarters of 1912 were $1,417,000,000. For the same period of 1911 the total was $1,260,000,000, and for 1910 it was $1,054,053,000. The totals for the present year are about 40 per cent. in excess of those for the year 1909, when exports footed up $1,007,062,000.

Two factors are cited by *The Financial World* as imposing limitations on these evidences of prosperity. One is that merchants are now paying higher rates than formerly for interest on loans; the second that, while the volume of business is large, profits are smaller than formerly. An editorial writer in *Investments* also notes that the horizon is not entirely cloudless. He finds it " difficult to grow enthusiastic over the immediate future of the stock-market." There will no doubt be an increase in railway earnings, but, in the face of all this, there still remains the approaching election and the consequences to ensue from it, should the radical element in our population secure control of the Government. In that event drastic changes are almost certain to occur, the far-reaching results of which no man can foresee. Notably is this true of the tariff. True also is it of " the uninterpreted Antitrust Law," which will still remain something of a menace to business, for until that law is either interpreted finally or actually repealed it is bound to remain a disturbing factor.

A further point to remember is that the banks are " well loaned up." Two things have brought this condition about: the high price of commodities, and financing the needs of big corporations in the form of short-term notes. The writer in *Investments* very much doubts if there is " enough money at the present time to finance a bull market in stocks and at the same time allow a decided revival in business." Other points are made by him in an article entitled " A Word of Caution ":

"Now the last thing in the world that this journal wants to do is to decry the present period of good business, but it is nevertheless our candid opinion that there is no boom in business on at present and that there is no boom in sight. In many lines things are more active now than they have been in a good while, and in some directions a good deal of money is being made. But that is very far from saying that a real boom is with us. There have been plenty of times in this country when business conditions have been a whole lot more satisfactory than they are now.

"Why, in the face of all these encouraging reports, do we believe that there is no boom in sight? There are a good many reasons why, but one stands out above all the others. That is, that the present level of things is not the right one from which to start an upward movement—that it is too high already. Everything is too high. Bank loans are already expanded far beyond all previous records. Commodity prices are within a trifling fraction of their highest point, made earlier in the year. Labor is being paid more than at any previous time. Land values, especially out through the Western sections of the country, are at record-breaking figures.

"Possibly credit can be still further expanded. Commodity prices, perhaps, can be shoved up a little further without quite reaching the breaking point. Labor can, perhaps, be paid a little more without cutting the margin of profit down to nothing. But the margin left is pretty narrow. To bring about very much of a rise from these levels would be not only a difficult but a dangerous undertaking. We don't expect to see it happen.

"There is nothing that can be called a stringency in the money-market, but conditions have so tightened that any money that is wanted has got to be paid for at good high rates. Nor has this condition been brought about by increased speculative activity. It is simply the effect of a process to which we have all along been calling attention—the rise in commodity prices and the use of bank funds to buy short-term notes and other securities instead of for loaning in regular mercantile channels."

THE MEANING OF THE CROP ESTIMATES

In the preceding article in this issue figures are given as to the magnitude of this year's crops, as estimated on October 1. Comments on these estimates have appeared in many financial and commercial journals. *The Financial Chronicle* finds the situation "in the fullest sense highly satisfactory." Following is a table it prints showing how this year's estimates for wheat, corn, oats, barley, and rye compare with the harvests of those crops for 1911 and 1910, and giving also high records made in other years:

Production (000,000s om.)	Estmd. 1912	Final 1911	Final 1910	Previous Records
Winter wheat.	390	431	434	493 (1906)
Spring wheat.	330	191	201	291 (1909)
Corn.........	3,016	2,531	2,886	2,927 (1906)
Oats.........	1,417	922	1,186	1,186 (1910)
Barley.......	225	160	174	179 (1906)
Rye.........	35	33	35	35 (1910)
Total......	5,413	4,268	4,916	5,111

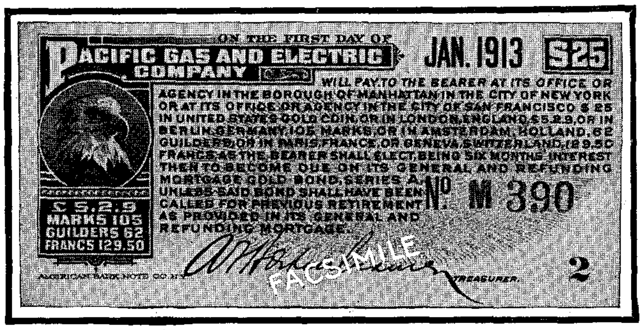
All the more significant is the increased production this year when one remembers that in no important degree is it due to an extension of the area in cultivation. In fact the aggregate acreage devoted to the cereals here mentioned was only 200,600,000 this year as against 202,885,000 last year. There has been for any one crop only very moderate additions made to the land under cultivation. Moreover, in the case of wheat the area under cultivation was actually less this year than a decade ago. The increased production therefore is due to weather conditions. *The Wall Street Journal* makes the crop estimates the text for an interesting article on values, prices, etc. It says:

"There is much difference in the various cereal crops as to quantity and value, between this and last year. Nowhere is this difference more marked than in corn, where a crop of 485,000,000 bushels greater than in 1911 was worth 12 cents less a bushel on October 1 than last year, making a decrease in total value of $46,670,000. In both wheat and oats, on the other hand, there are decreases in prices, but the crop is so much larger and the decline in price is so much less as to result in an increase in gross value. Below are the figures for the three more important crops of corn, wheat, and oats for the two seasons compared:

Crop	Bushels	Price	Total Value
Crop, 1912......	3,016,000,000	.53	$1,598,480,000
Corn, 1911......	2,531,000,000	.65	1,645,150,000
Differences......	485,000,000*	.12‡	46,670,000‡
Wheat, 1912.....	720,333,000	.834	600,758,000
Wheat, 1911.....	621,338,000	.884	549,263,000
Differences......	98,995,000*	.050‡	50,495,000*
Oats, 1912.......	1,417,172,000	.336	476,170,000
Oats, 1911.......	922,298,000	.425	391,377,000
Differences......	494,874,000*	.089‡	84,793,000*

* Increase. ‡ Decrease.

"Of the four minor cereal crops, including barley, rye, buckwheat, and flaxseed, the current season shows a substantial gain in quantity, but a decrease in value. A crop of 224,619,000 bushels of barley this season selling at 54.8 cents a bushel, is worth $8,925,000 less in gross value than one of 160,240,000 bushels at 81.7 cents a bushel last year. Below are these four



ON THE FIRST DAY OF JAN. 1913 $25
PACIFIC GAS AND ELECTRIC COMPANY WILL PAY TO THE BEARER AT ITS OFFICE OR AGENCY IN THE BOROUGH OF MANHATTAN IN THE CITY OF NEW YORK OR AT ITS OFFICE OR AGENCY IN THE CITY OF SAN FRANCISCO $25 IN UNITED STATES GOLD COIN, OR IN LONDON, ENGLAND £5.2.9, OR IN BERLIN, GERMANY, 105 MARKS, OR IN AMSTERDAM, HOLLAND, 62 GUILDERS, OR IN PARIS, FRANCE, OR GENEVA, SWITZERLAND, 129.50 FRANCS, AS THE BEARER SHALL ELECT, BEING SIX MONTHS' INTEREST THEN TO BECOME DUE ON ITS GENERAL AND REFUNDING MORTGAGE GOLD BOND, SERIES A, UNLESS SAID BOND SHALL HAVE BEEN CALLED FOR PREVIOUS RETIREMENT AS PROVIDED IN ITS GENERAL AND REFUNDING MORTGAGE.
No. M 390
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MARKS 105
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AMERICAN BANK NOTE CO. N.Y.
FACSIMILE
TREASURER.
2

This Coupon

is reproduced to impress upon prospective investors the convenience afforded the bondholder in the collection of interest.

When due each interest coupon is negotiable for its face amount and may be deposited or cashed in the manner of a check.

The dominant feature of a sound bond is the assurance of the payment of interest and principal upon the day it is due without the expense of collection, delay, annoyance or inconvenience of renewals, incident to real estate or similar loans.

On an investment of about $1,000 in any one of the following bonds, selected from the variety of issues which we own and fully recommend, the interest amounts to $50 per year, payable semi-annually.

Pacific Gas & Electric Company General & Refunding 5's
Interest payable January and July, due January 1942, price to yield about 5.50%

Tri-City Railway & Light Company Collateral First Lien 5's
Interest payable April and October, due April 1923, price to yield about 5.15%

Monongahela Valley Traction Co. First & Refunding 5's
Interest payable June and December, due June 1942, price to yield about 5.25%

United Light & Railways Company First & Refunding 5's
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Public Service Company of Northern Illinois First & Ref. 5's
Interest payable April and October, due October 1956, price to yield about 5.11%

Special circulars describing above bonds mailed on request to nearest office, also general price list of standard issues—D-75

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Correspondence Invited

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35 Nassau Street, New York

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Can Do For You

To select a bond investment in which is combined the highest amount of interest yield consistent with safety, to be certain of the present value and future growth of the property pledged as security, to know what type of investment is best suited to your particular needs—these are factors that require much technical knowledge and experience.

Clients of this house are afforded the advantages of the experience of its entire organization, which includes expert accountants, engineers and attorneys, whose unqualified approval must be given an issue of bonds before this house will purchase it or offer it to its clients.

The purchaser of the securities recommended by a reputable investment banking house, upon the approval of such an organization, is assured a conservative investment with a regular, permanent, and profitable income, and a minimum of concern as to safety of principal.

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For those considering their first investment in bonds we suggest our booklet entitled "$100 Bonds," which describes a bond in simple terms, and directs attention to the safe and profitable investment of $100 or multiples thereof. Write for it.

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Public Utility Companies supply light, heat, power and transportation — necessities of modern life. Bonds of well-managed and properly located Public Utility Companies, conservatively financed, combine the principal characteristics of desirable investments.

We have prepared a booklet describing five such bonds, secured on progressively managed properties in rapidly growing communities.

A copy of this booklet No. 103, on Public Utility Bonds will be sent upon request.

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The Rookery 14 Wall St. 111 Devonshire St.
Chicago NewYork Boston

crops with the yields of both years contrasted, showing the increase or decrease in quantities, prices, and values:

Crop	Bushels	Price	Total Value
Barley, 1912.....	224,619,000	.548	$121,991,000
Barley, 1911.....	160,240,000	.817	130,916,000
Differences......	64,379,000*	.269‡	8,925,000‡
Rye, 1912.......	35,422,000	.701	24,831,000
Rye, 1911.......	33,119,000	.797	26,396,000
Differences......	2,303,000*	.096‡	1,565,000‡
Buckwheat, 1912.	18,000,000	.697	12,546,000
Buckwheat, 1911.	18,000,000	.696	12,528,000
Differences....................		.001	18,000*
Flaxseed, 1912...	29,000,000	1.477	42,833,000
Flaxseed, 1911...	19,000,000	2.050	38,950,000
Differences......	10,000,000*	0.573‡	3,883,000*

* Increase. ‡ Decrease.

"This season's indicated yield of hay shows an increase of 17,509,000 tons, but there is a decrease in the average price of $2.74 a ton. Nevertheless, the increase in quantity more than overcomes the decrease in price, making the total value larger this year by $54,936,000. In potatoes the reverse is the case as to gross values at the farm, where the average price is 37.2 cents a bushel below what it was last year. The comparisons follow for both crops:

Crop		Price	Total Value
Hay, 1912, tons..	72,425,000	$11.76	$851,718,000
Hay, 1911, tons..	54,916,000	14.50	796,782,000
Differences......	17,509,000*	2.74‡	54,936,000*
Potatoes, '12, bus.	398,000,000	.511	203,378,000
Potatoes, '11, bus.	293,000,000	.883	258,719,000
Differences......	105,000,000*	.372‡	55,341,000‡

* Increase. ‡ Decrease.

"Estimates of the cotton crop's worth are less easily made, because of the uncertainty of yield this year. But placing that at 14,500,000 bales, the total value of the cotton itself at $52.50 a bale would be $761,250,000. The Census Bureau last year placed the value of the crop of 16,250,000 bales, including linters, at $720,000,000. At these valuations the current season's crop would be 1,750,000 less, but would be worth $41,250,000 more.

"Last year the cotton-seed crop was 4,921,000 tons, and at $18.30 a ton, it exceeded by $54,000 only the current year's estimate. This year's cotton-seed crop is estimated at 4,500,000 tons.

AS TO TRADE

Bradstreet's on October 5 declared that trade reports were " more uniformly favorable than at any previous time this year." In part this was due to the return of settled weather, in part to progress made in the cotton crop. From the West reports were of excellent trade, while from the South they were in general inclined to be optimistic. The most encouraging reports came from Texas and the Lower Mississippi Valley. A week later the same paper declared that trade continued " to run at a fairly rapid pace." Jobbers and manufacturers in most parts of the country " were enjoying more business than they had known in years." Other items in *Bradstreet's* weekly summary were as follows:

"Reorders from retail dealers are of noteworthy proportions, mail orders in a host of lines attract attention, and road salesmen evidently do not have to do much soliciting in order to get business. The most significant features of the entire situation are the apparent disregard shown for political developments, the heavy consumption of all kinds of goods, the scarcity of stocks in first hands, and the well-sold-ahead condition of textile mills as well as steel plants, all of which create the impression that the country is reflecting the results of underproduction of manufactured products, supplies of various kinds of which fall short of requirements.

"Jobbers have experienced an exceptionally good degree of activity, particularly those of the Middle West and spring-wheat Northwest, tho at the same time house

A Railroad Bond to Net 5.65%

We own and offer a railroad bond secured by mortgage on about 1,381 miles of railroad, comprising an important system. The entire bonded debt of the company is at the rate of less than $38,000 per mile, while this issue is followed by bonds and stocks having a present market value of over $29,000,000.

For the last fiscal year surplus after all fixed charges amounted to over $1,600,000, against over $1,200,000 for the previous year.

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Guaranty Trust Company of New York
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Capital and Surplus, - - $23,000,000
Deposits, - - - - - 176,000,000

Looking Forward

The failure to provide for the future by systematic saving and prudent investment is often the true explanation of lost opportunity. Saving is largely a matter of habit, which once acquired becomes a natural and regular practise. Prudent investment rests upon the solid foundation of practical knowledge, the benefit of which is within the reach of every person seeking the counsel of a reliable and experienced investment organization.

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50 Congress Street, Boston
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Members New York Stock Exchange

Railroad Bonds
To Yield 5% to 5.65%

We have prepared a list of certain railroad bonds (mostly underlying first mortgages) now selling at prices which show considerable decline, and give our reasons why we believe they present a favorable opportunity for investment. This circular will be gladly furnished upon application.

Kean, Taylor & Co.
30 Pine Street, New York

trade at Southwestern centers has been stimulated by fall festivals, which have attracted out-of-town buyers. While trade at the South is livening up a little, the trend there, outside of the distinctly industrial centers, is still relatively backward, for which the lateness of the cotton-crop harvest is held responsible. Retail trade has picked up at points where the weather has been seasonably cool and where autumn exhibitions have been held, but on the whole it is probable that the weather has been too warm over a wide area for best results.

"In the iron-and-steel industry production is heavy, but consumption eclipses outputs, with the result that stocks decrease rather than accumulate, while price advances on bars, shapes, and plates do not serve to abate buying. Complaints of a poor supply of labor still restricting output continue to come from many widely-separated sections, but this situation may be mended, as far as some unskilled lines are concerned, with the end of the harvest season. Railway traffic is exceptionally heavy and car shortages prevail, but the railways seem to be handling the enormous business offered with more facility than heretofore."

HIGHER COMMODITY PRICES

Bradstreet's for October 12 reports that commodity prices were "not only high, but higher than ever." This statement applies to the movement as a whole. In some quarters there have been recessions, but "the general undercurrent has been sufficiently strong to carry the level to even greater heights than heretofore registered." The tendency upward applies to products drawn from the grain, tannery, mill, dairy, and mines. On October 1 the new high record number established was $9.4515, an advance which represents "the most noteworthy upward jump that has occurred in any recent single month." The ratio of increase over last month was 2.5. The present number "not only eclipses that of six months ago, but surpasses the figures announced for other high points—January 1, 1910, and March 1, 1907." The level now reached "is the highest brought forth within the life of our data on the subject, which extends over a period of two decades." The groups of articles from which the index number is drawn are set forth as follows:

	May 1, 1912	Oct. 1, 1911	Sept.1, 1912	Oct. 1, 1912
Breadstuffs......	$0.1274	$0.1106	$0.0972	$0.0959
Live stock.......	.4450	.3825	.4350	.4425
Provisions.......	2.3620	2.1665	2.2733	2.3855
Fruits..........	.1977	.2220	.2447	.2564
Hides and leather	1.1950	1.1600	1.2700	1.2925
Textiles.........	2.4949	2.4140	2.5740	2.5824
Metals..........	.7501	.6517	.7818	.8264
Coal and coke....	.0070	.0061	.0067	.0072
Oils............	.3855	.4195	.3669	.3731
Naval stores.....	.0883	.0891	.0745	.0750
Building materials	.0780	.0748	.0796	.0821
Chemicals and drugs.........	.7022	.6722	.6705	.6505
Miscellaneous....	.4365	.4375	.3415	.3820
Total.........	9.2696	8.8065	9.2157	9.4515

Commenting on this table *Bradstreet's* says:

"It will be seen that only two groups, breadstuffs, and chemicals and drugs, receded. On the other hand, live stock pursued its wonted course, which has for months been upward, the primary influences being the strength in beeves and horses, for live sheep and hogs, quotations for which appear in this group, declined. Provisions ascended chiefly because beef carcasses, drest hogs, milk, eggs, butter, cheese, mackerel, coffee, and rice became dearer. Fruits went up owing to higher prices for lemons. Hides and leather continued to advance, and the quotation for

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You have a positive right to insist upon receiving the *full earning power* of every dollar you invest.

Safety is ALL important—no other consideration can effect the the influeuce of this *vital* factor. But the income yield is the real reason for making the investment

The maximum earning power, *consistent with safety*, of invested money is absolutely fixed by laws of finance which govern every commercial relation. The individual who attempts to secure *more* must do so at the expense of safety itself, while the investor who is content with *less* is depriving himself of what is rightfully his own.

Safe 6% First Mortgage Bonds

We own and offer First Mortgage Bonds based on improved, centrally located, income-earning Chicago real estate of the highest class.

Securities of this type offer unquestioned safety, with an unusually attractive income yield. They are the one *fundamental* investment.

In accordance with the rigid and unvarying policy of this house, the value of the underlying security, conservatively appraised, must be at least double the total amount of the bond issue. The annual income from the property, in every case, is at least three times the greatest annual interest charge. Every issue is covered by a title guarantee policy from a title and trust company of Chicago, guaranteeing these bonds to be an absute first lien on the property.

These bonds may be obtained in denominations of $100, $500, $1,000 and $5,000—to mature serially in from two to fifteen years.

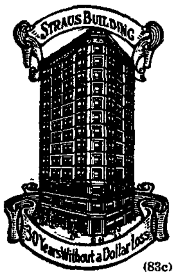
30 Years Without a Dollar Loss

For the past thirty years we have sold this class of securities exclusively. and it is a significant fact that during that entire time not one client has ever lost a single dollar, either of principal or interest, or any security purchased from us.

Quick convertibility into cash is assured through our custom of repurchasing securities from our clients, when requested, at par and accrued interest, less a handling charge of 1%.

Interesting literature of extreme value to every conservative investor, including a copy of the semi-monthly Investors' Magazine, will be mailed on request.

A very choice list of carefully selected, specific issues has been prepared. Ask for Circular No. 2477.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No. 3

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If you have, or want, 1 share, 10 shares, 63 or 99 shares, you may sell or buy the exact amount at once.

The Odd Lot dealer will present the counterpart of your order—at the "bid or offer."

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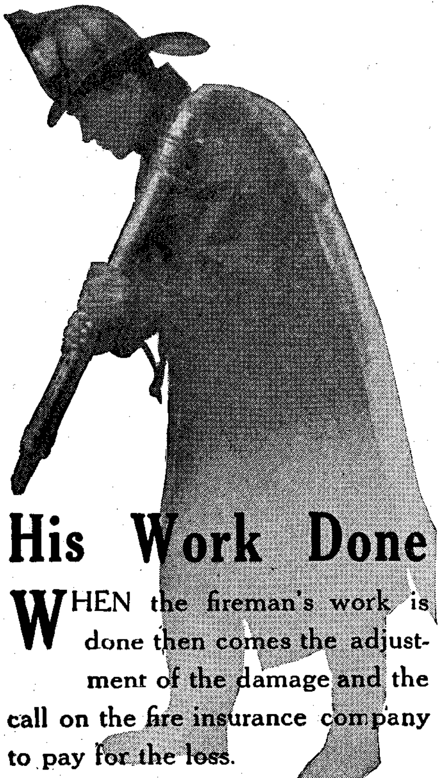

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The **Hartford Fire Insurance Company** has in its hundred years and more of life, paid the enormous sum of 150 millions of dollars to make good losses by fire. This is the largest amount paid by any fire insurance company, but the **Hartford** is to-day stronger than at any time in its history. So when you need fire insurance

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Farm Mortgages 6%

If you have money to invest safely send for our booklet "A" descriptive of our First Farm Mortgages—furnished in large or small amounts. 30 years' experience. Highest references furnished.

E. J. Lander & Co. Grand Forks, N. D.

It is a significant fact that in the eighteen years of its business experience this company has never been a day late in the mailing of semi-annual interest checks or in the repayment of principal when due or demanded.

CALVERT MORTGAGE

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CERTIFICATES

issued in denominations of $100 and redeemable on demand at any time after two years are an ideal form of investment for savings or surplus funds—Amply protected by first mortgage security on improved property—

WRITE FOR THE BOOK TELLING OF THE UNUSUAL SAFEGUARDS THROWN AROUND OUR CUSTOMERS' INTERESTS

It will be sent free

The Calvert Mortgage & Deposit Co.
1045 Calvert Building, Baltimore, Md.

this group attained a new high record—$1.2925—as contrasted with the previous record of $1.2875, touched on December 1, 1909. Textiles rose a little, cheaper raw cotton having been offset by increases in hemp, jute, and flax. Most metals moved upward, but tin furnished the most noteworthy single rise. Coal and coke increased in value, bituminous coal and coke in general having furnished the chief gains, while the price of anthracite coal remained unchanged. Oils went higher because of dearer prices for olive oil. Naval stores gained a little, and building materials advanced owing to the increased cost of brick, glass, and hemlock timber, while the miscellaneous group took on more strength because of an upward swing in the price of hops."

Moody's Magazine for September, noting the rise in commodity prices then notably under way, remarked that never in the history of the country, except in war periods, had the price-level "risen faster than during the first few years after the passage of the Dingley Tariff Act in 1897." That was "the period during which trusts were rapidly formed." The writer presents the following table to show "the steady expansion of the so-called industrial trusts during the last fifteen years."

Total at End of:	Number	Plants Contained	Total Capital
1897............	38	672	$1,419,428,500
1898............	48	837	1,679,582,500
1899............	88	1,746	3,027,910,561
1900............	98	1,862	3,249,001,061
1901............	117	2,980	5,202,350.560
1902............	136	3,264	5,723,741,560
1903............	146	3,469	5,941,042,560
1904............	153	3,687	6,576,918,500
1905............	163	3,846	6,843,891,760
1906............	178	4,018	7,284,750,760
1907............	186	4,068	7,367,745,000
1908............	194	4,157	7,506,004,000
1909............	200	4,210	7,608,426,000
1910............	206	4,245	7,706,621,100
1911............	224	4,426	8,066,290,861

The writer added as to the bearing these figures have on the cost of living:

"From July 1, 1897, to January 1, 1900, the cost of living advanced 31 per cent. From July 1, 1897, to May 1, 1902, the cost of living advanced 41 per cent. That the trusts were largely responsible for this great advance is clear from the fact that from July 1, 1897, to January 1, 1900, the prices of foodstuffs (in which there are but few trusts) advanced but 25 per cent., while the prices of metals, clothing, and miscellaneous products (in which there are most trusts) advanced 37 per cent. Notable advances occurred in Steel Trust productions, some of which more than doubled within one or two years."

THE PASSING OF THE FOUR-PER-CENTS.

The summer months reenforced earlier evidence of a growing tendency among investors to dispose of high-class bonds, yielding 4 per cent., in order to reinvest in bonds or first-preferred stocks, from which 5 per cent. or more can be obtained. This tendency first set in two or perhaps three years ago, when the cost of living was showing a steady increase. People who formerly could live on 4-per-cent. investments found it difficult to do so under the increase in prices and hence sought to obtain larger incomes. While it is obvious that with these investors the increase in the cost of the actual necessaries of life in part influenced them, the extravagant habits of the times, calling for new luxuries, in considerable degree accounts for their seeking larger incomes. It is believed that this shifting of investments has been going on, not only with individuals, but, to a con-

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Money in stocks is risked on the success of an enterprise. This is the difference between sound investment for assured income, and speculation for uncertain profit.

E. H. Rollins & Sons deal exclusively in investment bonds that measure up to a high and definite standard.

Our reputation for reliability is the result of 36 years' dealings in investment bonds with success to our clients and ourselves. If you have $100 or $25,000 to invest, take advantage of our experience and extensive service.

Bond issues that we have recently purchased outright after thorough investigation include municipal, railroad and public service bonds, yielding 4 to 6%.

Every investor should write for the October number of the Rollins Magazine and Circular No. 590.

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INVESTMENT BONDS
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Efficient, Durable Typewriter $18

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Let the BENNETT prove it's the machine for you

on our "money-back-unless-satisfied-guaranty." Over 26,000 in use. Has all important improvements. Does neat, speedy work. Weighs but 4 1-2 lbs., and easily carried. The ideal machine for traveling and professional men and home use. Write for catalog today.

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FARM MORTGAGES

FROM WHOM TO BUY THEM

From **whom** to buy your investment is just as important as the investment itself.

Especially is this so with mortgages located away from the investor's home. You can't see the security, but if you deal with a banker of known responsibility, of long years of experience and of ability in his business, you may be as sure of your purchase as you are in your favorite store at home.

For more than fifty years our business has been the selling of Illinois First Farm Mortgages to Individuals and to large Corporations, Insurance Companies, Trust Companies, Savings Banks and to estates. We feel, therefore, that we have suitable investments, based on producing farm lands in the famous Illinois Corn Belt, that will be acceptable to individual investors, and will be safe, sound and conservative investments.

We should be glad to send you our list of Mortgage Investments. Write today. Ask for List No. 215.

A. G. Danforth & Co., Bankers
FOUNDED A. D. 1858
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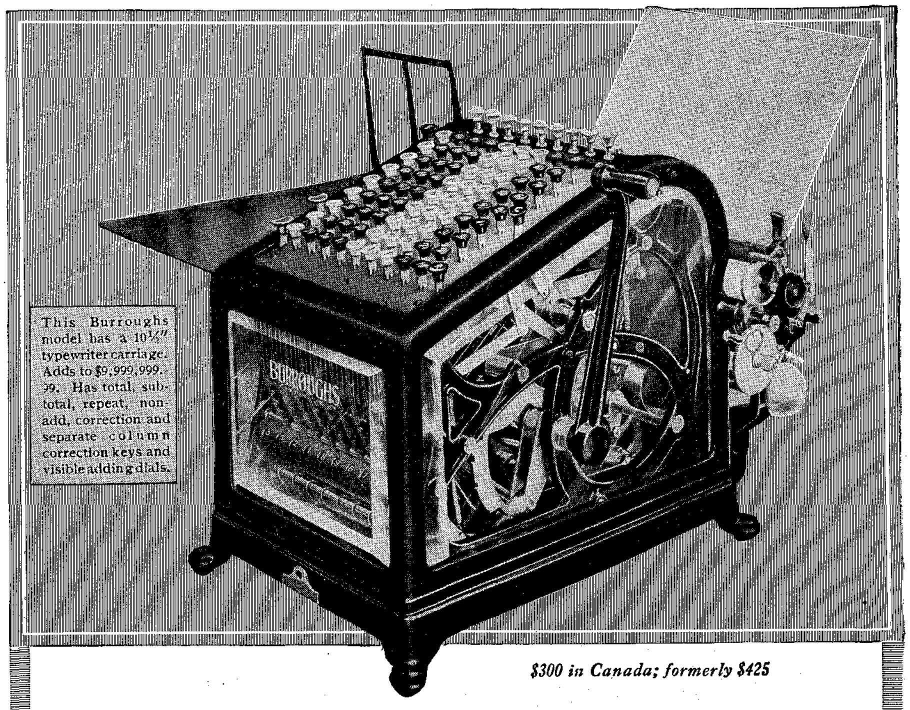
siderable extent, with such conservative institutions as are not hampered by law as to what investments they should make. Savings-banks, if they were not restricted to the extent they now are as to investments, might also, it is believed, dispose of their present high-grade low-yield bonds and seek in other issues larger incomes.

A marked feature of the investment market in recent months has been the success with which new preferred stocks in manufacturing concerns, giving a minimum return of 5 per cent., have found a market. Coincident with this movement has been the difficulty of securing for first-class bonds, yielding 4 or 4½ per cent., anything like a ready response from investors. A notable example of this is New York City, which has been unable to borrow money on a 4-per-cent. basis. In further illustration, the reader should consult the following list, compiled by the New York *Times*, of standard railroad bonds, with the prices at which they sold in recent weeks compared with those for a year ago and six years ago:

	Last Sale	Year Ago	Six Years Ago
A., T. & S. F. gen. 4s......	96¾	98¾	102½
Baltimore & Ohio 4s......	97	98⅞	103½
Canada Southern 1st 6s...	100½	102⅝	.....
Cent. Pacific 1st 4s.......	94⅛	96⅞	99⅛
Ches. & Ohio gen. 4½s....	99½	100¾	104¼
Chi. & E. Ill. ref. 4s.......	77½	81	.....
C., M. & St. P. gen. 4s.....	97	98½	108
Chicago & N. W. gen. 4s...	95¾	97½	.....
C., R. I. & P. ref. 4s.......	87¾	88⅞	93⅝
C., C., C. & St. L. gen. 4s..	93¼	92¾	101½
Ft. W. & Rio G. 1st 4s.....	76	83¼	87
Ill. Central ref. 4s........	93	96¼	.....
Iowa Central 1st 5s.......	95½	101½	109
K. C., Ft. S. & M. 4s......	78½	79½	82
Kan. City So. 5s..........	97½	99⅜	.....
Louis. & Nash. unif. 4s....	97½	98¾	100½
Minn. & St. L. con. 5s.....	102	105	113
Mo., K. & T. s. f. 4½s.....	86½	85¾	.....
N. Y. Central gen. 3½s....	86¼	88⅛	92⅛
N. Y., Chi. & St. L. 1st 4s..	98½	99	104½
N. Y., O. & W. ref. 4s.....	92	94½	102
Norf. & West. con. 4s.....	97	97⅞	101
Northern Pacific 4s.......	97½	98⅞	103⅝
Ore. R. R. & Nav. 4s......	93	96¼	101½
Ore. Short Line 4s........	92	93½	94¾
Reading gen. 4s..........	96¾	98	99¾
St. L., I. M. & S. gen. 5s...	104	108	114¼
St. L. & S. F. R. R. gen. 5s.	84	87¼	.....
So. Pacific ref. 4s.........	93½	94⅜	96¼
Southern Railway 1st 5s...	106¼	106½	115⅞
Union Pacific 1st 4s.......	99¼	100¾	103⅜
Western Maryland 1st 4s..	86⅛	86¾	84

Much speculation has been indulged in by investment houses as to whether any change is likely in future to occur in these matters. Some careful students of the subject will assert that present conditions can not last. The New York *Times* quotes some of these as venturing to predict that "with several years of good crop yields and a decline in commodity prices the old high-class security will come into its own again." Likewise a severe panic which would result in the collapse of some of the big industrial concerns now issuing preferred stocks would operate in the same direction.

It is well known that a large amount of new bond-issues by railroads have been held in suspense for many months, in the belief and hope that a change would come, making it possible to put out new issues on a better basis than the one now existing. It is because of existing conditions that the output of short-term notes has been so great. Indeed, this latter feature of the investment market is considered by not a few observers to contribute a formidable element to the immediate financial outlook. Banks and trust companies have invested so largely in short-term notes as to have reduced their available supply of money to loan. This condition seems likely to re-


This Burroughs model has a 10½" typewriter carriage. Adds to $9,999,999.99. Has total, sub-total, repeat, non-add, correction and separate column correction keys and visible adding dials.

$300 in Canada; formerly $425

A BURROUGHS at $250

Here is an adding machine bargain—a nine-column, fully-equipped *Burroughs*, for any straight adding or tabulating figure work, for only $250. Sold for years at $375. Only 1097 of them are offered at this reduced price.

These machines are demonstrating samples; have been used only enough to wear off their "brand new" appearance. They are not second-hand in any sense, but are positively as good as new.

We had occasion recently to look up the record of one of the first machines we made (No. 347) sold to the Alamo National Bank of San Antonio, Texas, Jan. 17, 1894. The bank used it nearly 13 years, then sold it for $175 and bought a special bank Burroughs. The original machine is still in use elsewhere, after 19 years' steady service.

We use 20,000 machines continuously in our plan of letting business men try the Burroughs before buying. To make room for others in our constantly increasing variety of demonstrating models, we have picked these 1097 machines and offer the purchaser this reduction of $125 to insure quick sale.

Though greatly reduced, these machines carry the same guarantee, the same Burroughs service and the backing of the same organization as the highest priced Burroughs.

Naturally, these 1097 machines can't last long at such a price—we expect most of our agents to clean up within thirty days. May we tell our office near you to show you one of them before they're all sold? Seeing, of course, doesn't obligate you to buy.

Write for the Burroughs Systems Books designed particularly for your business.

Burroughs Adding Machine Company

European Headquarters, 76 Cannon Street, London, E. C., England

49 Burroughs Block, Detroit, Michigan

Makers of adding and listing machines: listing and non-listing calculating machines: low keyboard visible printing adding machines—86 different models in 492 combinations of features—$150 to $950

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'The book presents a forcible argument and a strong plea for such [Church] unity. It is well-worth reading by all who look forward to a realization of the Master's prayer, 'that they all may be one.' "—*Hon. David J. Brewer, Justice U. S. Supreme Court.*

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Editor of "The Christian Endeavor World"
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FUNK & WAGNALLS CO., Pubs., NEW YORK

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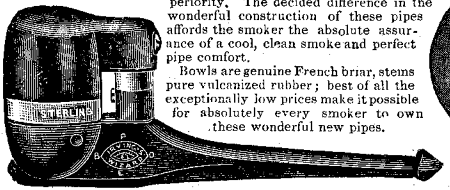
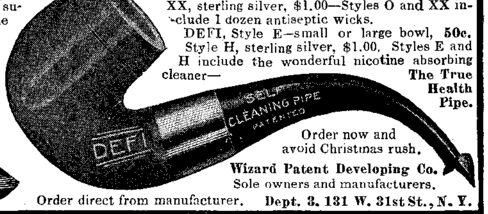
Represent the first radical improvement in the art of pipe construction since the discovery of the "Weed." Both pipes possess startling new features. Remarkable in construction, they are phenomenal in superiority. The decided difference in the wonderful construction of these pipes affords the smoker the absolute assurance of a cool, clean smoke and perfect pipe comfort.

Bowls are genuine French briar, stems pure vulcanized rubber; best of all the exceptionally low prices make it possible for absolutely every smoker to own these wonderful new pipes.



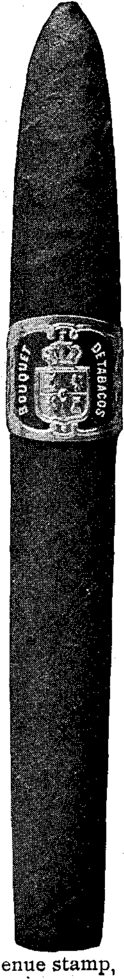


A treat every pipe smoker has wished for.
WIZARD, Style O—50c—by mail add 5c. Style XX, sterling silver, $1.00—Styles O and XX include 1 dozen antiseptic wicks.
DEFI, Style E—small or large bowl, 50c. Style H, sterling silver, $1.00. Styles E and H include the wonderful nicotine absorbing cleaner—**The True Health Pipe.**

Order now and avoid Christmas rush.

Wizard Patent Developing Co.
Sole owners and manufacturers.
Order direct from manufacturer. **Dept. 3. 131 W. 31st St., N. Y.**

Tobacco Is My Hobby



For 40 years I've smoked and studied the countless flavors in Havana Leaf.

I found at last my ideal aroma, in tobacco which grows in certain highlands in Cuba. It is mild and exquisite, the sweetest smoke that I ever discovered. An expert on the ground selects it. And I have it made up—made up without wetting—in Panatelas for myself and friends.

Having quit business, I make a pastime of supplying these cigars to others. And so many have joined me that I order now in fifty-thousand lots. This has cut the cost immensely.

I charge $4.50 per hundred, express prepaid. Or $2.35 for fifty. An impossible price if I made this a business. It just about covers expenses.

Men who like mild, dainty smokes will enjoy these rare cigars. Men who crave coarse, strong tobacco won't approve my taste. I am seeking only for connoisseurs, who would greatly enjoy a dainty, uniform cigar. And I cannot supply too many.

Smoke Five with Me

Before you order let me send you five. Tastes differ on tobacco, and I want none disappointed. Send me 10 cents to cover postage, packing and revenue stamp, and I will mail you five of these cigars.

If you are delighted, and wish to continue, order as you wish. In any event you are welcome to these five cigars. Address (11)

J. ROGERS WARNER
601 Marine Bank Building, Buffalo, N. Y.

Life and Times of the Patriarchs, Abraham, Isaac, and Jacob

By **WILLIAM HANNA THOMSON, M.D., LL.D.**
Author of "Brain and Personality," "Life, Death and Immortality"

THIS new work supplements the famous book by Dr. Thomson's father on Palestine, entitled "The Land and the Book," which Dr. Thomson himself, as a young man, assisted in illustrating, traveling as he did with his father while the latter was gathering material for the work. The present volume has six illustrations, two of them having been drawn by the author.

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strict for a considerable period speculative operations on the stock-exchange, for the reason that speculators will not find the banks able to accommodate them with loans at attractive rates of interest.

IRVING FISHER'S PLANS FOR THE GOLD DOLLAR

At a meeting of the International Chambers of Commerce in Boston during the last week of September, Professor Irving Fisher of Yale, in the words of *The Financial Chronicle*, became " guilty of a unique suggestion for dealing with the great problem which is confronting mankind to-day—the high cost of living." While statesmen, publicists, economists, and dreamers " have been raking their brains for a decade past for a remedy and have been obliged to give up the job," Professor Fisher, " after revolving the matter in his mind for many moons has managed to solve the problem." Professor Fisher's paper, since its delivery in Boston, has been printed in *The Independent*. In part it is as follows:

"My proposal is virtually to increase the weight of the gold dollar. But this increase in weight would not be added to the coins themselves but only to the bullion out of which they are made. In other words, the proposal is to restore the ancient custom of a 'seigniorage' on gold coinage. At present there is no seigniorage. Coinage is free and the weight of a gold dollar is as great as the weight of the bullion which the miner takes to the Mint and for which he receives back a dollar. He now takes 25.8 grains of gold bullion to the Mint to secure a 25.8-grain gold dollar. The coined dollar weighs the same as the uncoined or 'bullion dollar,' if I may employ such a term. My proposal is to increase the weight of the bullion dollar—that is, to require 26 or 27 or 28 grains of gold bullion to be taken to the Mint to secure a 25.8-grain gold dollar. The coined dollar would remain unchanged in weight (25.8 grains), but the bullion required to secure the coined dollar—the bullion dollar—would be heavier. The difference in weight between the two would be what is called seigniorage. It would not be fixt once for all, *but would be continually adjusted* so as to give the dollar always a fixt purchasing power. As the coined dollar would be interconvertible with the bullion dollar, the two would always be equal in value. The ultimate dollar would be as it now is—a dollar of gold bullion—but this dollar would no longer be of fixt weight and variable value, but of fixt value and variable weight.

"The adjustment of the seigniorage would be entirely automatic, dependent on an official index number of the price-level. Index numbers are now familiar and well-tried devices for measuring change in the general level of prices. The new official index number could be modeled on the well-known index numbers already in use, such as those of the United States Bureau of Labor, Bradstreet, Gibson, the Canadian Labor Office, the British Board of Trade, the London *Economist*, or of Sauerbeck, the London wool merchant. The system here proposed is, so far as I know, the only one proposed which is purely self-acting. If the official index number shows a rise of prices in any year, say 1 per cent., it would be mandatory for the mints to add 1 per cent. to the seigniorage. Exprest the other way about, if gold loses 1 per cent. of its value, the mints would pay 1 per cent. less for it. This would tend always to preserve a uniform purchasing power of the monetary unit. As soon as any depreciation occurred, the

Why do shoe laces always break when you're in a hurry or can't conveniently get another pair?

The answer is—they won't if they're

"N F 10" Shoe Laces

Strongest, neatest, most durable. Stand a strain of 200 lbs. to the foot without breaking. Every pair

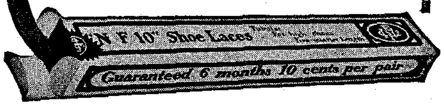
guaranteed 6 months

Tipped with patented steel tips that won't come off—**"N F 10"** stamped on them.

10 cents per pair, but worth many times that price in the satisfaction they give. Black or tan, in four lengths for men's and women's high shoes. At all shoe, dry-goods and men's furnishing stores. If your dealer can't supply you, we will. Write anyway for booklet showing complete line.

Nufashond Shoe Lace Co.
Dept. E, Reading, Pa.

Makers of the famous Nufashond Silk Oxford Laces and Corset Laces


"N F 10" Shoe Laces
Guaranteed 6 months 10 cents per pair

Office efficiency and economy are not the only benefits derived from the use of

Globe-Wernicke

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Office and Filing Equipment

An office fitted throughout with Globe-Wernicke standardized office devices comes honestly by an appearance of efficiency and skilled management which wins the respect of every visitor and makes the employees take a pride in their positions that resolves itself into dollars for their employers.

Many large and small businesses are re-equipping their office to benefit by the many advantages of Globe-Wernicke standardized office equipment. Write for Catalog. Address Dept. V 810

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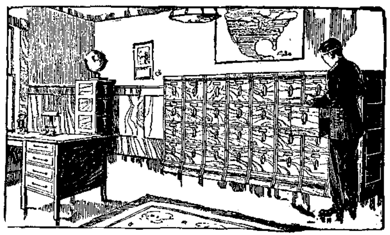


increase of the seigniorage would operate to correct it. The present Mint price is fixt; it is £3 17s, 10½d. per ounce of gold 11-12 fine in England, or $18.60 per ounce of gold 9-10 fine in the United States. The proposal is simply that instead of always paying the same money price for gold, no matter how much it appreciates or depreciates in purchasing power over goods, we would pay exactly what it is worth. There is no virtue in a fixt Mint price for gold, but there is virtue in a fixt purchasing power of money. The proposed plan has been enthusiastically indorsed by those who have examined it in detail."

The Financial Chronicle declares, in an ironical way, that "to the shallow-minded the foregoing will look like an attempt to regulate the price of gold rather than a plan for insuring stability for the prices of commodities." It adds that "some of us have been foolish enough to believe that commodity prices are regulated by the law of supply and demand, but such thoughts are evidently the relics of a bygone age. *The Chronicle* contends that food prices have moved upward in response to that law. During the last decade our population increased about 16,000,000, while the yield of farms in all leading crops, except cotton, remained practically stationary. Hence, with 16,000,000 more mouths to feed, there has been only the same quantity of food produced. Because of this failure to increase production, the farmer, in the last year covered by the census, realized nearly $2,000,000,000 more for his products than he received ten years ago. But Professor Fisher's plan would indicate something to the contrary: the trouble has not been that commodities have appreciated, but that gold has depreciated. *The Chronicle* continues in its strain of irony:

"That being the true cause of the rise in food prices, the remedy is obvious: restore the old ratio between gold and commodities by paying less for uncoined gold and purloining the difference as seigniorage. Nothing could be simpler. If foodstuffs were in insufficient supply before, now there will be enough. If prices soar too high, squeeze the owner of gold and bring him to a proper state of benevolence. If there is a paucity of any commodity, just restore the old ratio of gold. If farming methods are inefficient, don't attempt a corrective on the farm but at the Mint. All over the country tremendous efforts are being made by bankers, railroad men, and others to induce farmers to adopt more efficient methods, so as to increase the fertility of the soil. These well-meaning persons entertain the delusion that in this way a lower level of values for farm-products can be brought about. But the new concept teaches differently. It furnishes warrant for saying: Why go to all this trouble when a much simpler remedy is at hand in the new plan for restoring the purchasing power of gold?"

THE LIFE-INSURANCE COMPANIES AND WESTERN FARM-MORTGAGES

Note was made in these columns several weeks ago of the interest which one or more of the large New York insurance companies has been taking in Western farm-mortgages as investments for itself. Thus far this interest seems not to have gone beyond the stage of thorough inquiry. So late as October 7, representatives of the Equitable Life of New York were reported

What confidence have you in advertisements?

Read this letter—one in thousands

FRANK HERBERT OWENS, Commercialist
140 S. Ruby Street West Philadelphia, Pa.

GEM CUTLERY COMPANY, New York City. August 9th, 191

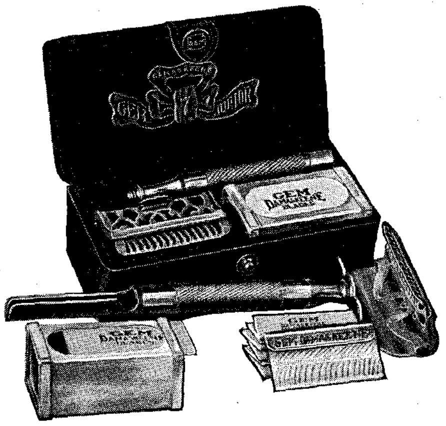
Gentlemen:—Somewhere, sometime, I read an advertisement to the effect that some day I would buy a Gem Junior, and that day would probably be when I had realized that there was a really good safety razor on the market and that that razor was the Gem Junior.

I have tried most of the safety razors whose names have appeared in print—not excepting the high-priced ones—but, still having confidence in the statements made in some of the advertisements, I bought a Gem Junior Razor, expecting little, but getting much. I have one of the new outfits and I believe it is the best shaver and best saver in the field to-day. Yours very truly, FRANK HERBERT OWENS.

This is the—

Gem Jr. Damaskeene Razor

$1.00



Outfit complete includes Gem frame, which has a reputation by itself, combination stropping and shaving handles and seven Gem Damaskeene blades, all in a velvet lined case, as illustrated—blades are packed separately in self unloading metal box.

Separate Set of 7 Gem Damaskeene Blades, 35c.

Gem Jr. Damaskeene Razor and Damaskeene Blades mean shaving comfort—any wise dealer knows—ask him.

GEM CUTLERY COMPANY, 210-216 Eleventh Avenue, New York

Pioneer Safety Razor Makers—31 years in business

ARCADIA MIXTURE
SURBRUG'S COMPANY
NEW YORK

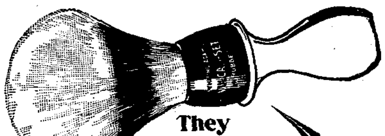
SURBRUG'S ARCADIA MIXTURE

In each pound there are three to four hundred pipefuls—it costs $2.00 per pound—three-quarters of a cent a pipe.

If you smoke five pipes a day it's less than four cents—five hours of pleasure for four cents—certainly ARCADIA is cheap enough for you to smoke.

SEND 10 CENTS for a sample of the most perfect tobacco known.

THE SURBRUG CO., 204 Broadway, New York



They Don't Shed Bristles

Each individual bristle in the **Vulcan-Set Shaving Brush** is held firmly in place. Each has all of its original life and elasticity because the bristles in

TRADE MARK

VULCAN-SET

are not injured by heat or acid, and every bristle in them is alive and ready for work.

Vulcan-Set Brushes are superior in quality, perfect in construction and everlasting in wear. Always bring comfort and satisfaction to users.

For Sale Everywhere

JOHN L. WHITING-J. J. ADAMS CO.
BOSTON, U.S.A.

Brush Manufacturers for over One Hundred Years, and the Largest in the World.

Perfect Hearing in the hollow of your hand!

FREE TRIAL

MEARS EAR PHONE

A telephonic device for deaf people.

It consists of a small transmitter and battery, weighing only a few ounces, which is carried in the vest pocket, and the little receiver, that is shown above, which is held to the ear. By the use of this instrument all sounds are made clear to the ear of a deaf person.

You can hear people speaking at close range, ordinary conversation, as well as those speaking in the Church or Theatre or at a distance. The instrument is simple, easily understood—durable—does not get out of order, and always ready to help deaf people to hear—a remarkable invention indeed, and one that entirely supersedes the old and unsatisfactory ear trumpets, speaking-tubes and ear-drums.

"The Mears Ear Phone Used Continually Four Years"

The Mears Ear Phone Co.—Gentlemen; I have been deaf for thirty five (35) years as the result of Scarlet Fever and Diptheria in my youth. I have now used the Mears Ear Phone daily for four years and have found it to be the only instrument which has enabled me to converse with people and carry on my rapidly growing insurance business, and enjoy social entertainments. I will be pleased to demonstrate its great value to anyone who cares to visit my office, or will answer any inquiries. It has also improved my natural hearing considerably.

(Signed.) **Chas. McCausland,**
207 Dickerson St., Newark, N. J.

14,690 MEARS EAR PHONES have been sold in the last ten years at the former price, $35.00

Our Special Price for the **Mears Ear Phone** complete, at this time **only**, is **$15.00**

Try It Free. Send us a deposit of $7.50 for good faith and we will send you, prepaid, the **Mears Ear Phone** to your address. Give it a 10 days' trial—then you will know it is all we claim for it. When you decide to keep it, send us the balance, $7.50—otherwise—notify us, return the instrument at our expense, and we will refund the $7.50 deposit. This offer is for a short time **only**—address today. Further information and names of many satisfied users furnished free on request.

MEARS EAR PHONE COMPANY **45 West 34th Street, Suite 802 New York City**

265 AMERICAN AGENCIES IN THE LEADING CITIES

Foreign Agencies: London, 82 Fleet St.; Berlin, 147 Kurfurstenstrasse; Sidney, 147 Sussex St.; Melbourne, 49 Elizabeth St.; Johannesburg, 23 Rissik St.; Christiania; Zurich, 74 Bahnofstrasse; Brussels, 17 Rue de la Rainette; Amsterdam, 156.N. Z. Voonburgwall.

In a few minutes of pleasant diversion every day for a little while you can learn

FRENCH GERMAN SPANISH OR ITALIAN

In your business, in your daily reading, in your conversation, or in your trip abroad, a speaking and writing familiarity with one or more of these languages is an invaluable accomplishment.

The Celebrated, Natural

Rosenthal Method

for Quick Language Study

Successful, because it is nature's own method

Almost unconsciously you glide into *thinking* in the new language, this being the natural, sure way of becoming familiar with the new tongue. You will speak, think, and write the new language in surprisingly short time.

30 minutes a day for ten weeks

During the vacation, on the cars coming and going to business, in odd moments, you can become familiar with French, German, or Spanish, by giving only thirty minutes a day for eight or ten weeks.

Direct lessons from great linguists

Every purchaser is entitled to membership in the celebrated Rosenthal correspondence school, in which his exercises are supervised by eminent linguists in the three languages. This affords the benefits of a private instructor.

THOUSANDS OF "DIGEST" READERS HAVE USED IT

Price for each language, $6

FUNK & WAGNALLS COMPANY
NEW YORK

The Master LAMP

FRIEND OF THE OPTIC NERVE

If you read, write, paint, engrave, sew, embroider, etc., you need a MASTER LAMP. It rests tired eyes, saves old eyes, and insures young ones. The Radiant Flame of

The Master Lamp Brings Condensed Sunshine Into Your Home

Built on an entirely new principle, it gives from 25 to 50% more light than the ordinary lamp. Better than electricity or gas. Free from all smoke, smell, and dirt. Gasifies the oil at top of the wick and not in the body of the lamp, which insures *absolute safety*. Made in four finishes, one style, one price—

$5.00 DELIVERED

Sold under a perpetual guarantee—sale is not complete until the lamp is worn out and you are still satisfied.

Write today for Booklet C.

THE MASTER LAMP
90 W. B'way, N.Y.

to have reached Wichita, Kansas, on a tour of investigation. Heretofore there has been no large interest in Western farm-mortgages on the part of Eastern life-insurance companies. Interviews with the Equitable representatives in Kansas are said to have indicated that the report they will make to the home office will be favorable to investments of this kind by their company. Indeed, it is said to have been intimated that the company was about prepared already to invest something like $15,000,000 in farm-mortgages.

Statistics are believed to show that the indebtedness of Western farmers has steadily increased during the past twenty years. This increase, however, is declared by a correspondent of the New York *Evening Post* to have been "on the whole a business procedure, the money having been used mostly in actual development." Loans on Western farms are now made with greater care than before, the appraisements being smaller. Little opportunity exists for the excessive borrowing which prevailed in former years and often led to disaster. The percentage of losses is declared to have been in late years extremely low.

In line with the new movement on the part of insurance companies is the recent action of President Taft in favor of providing financial aid to farmers through a cooperative credit system, as a means of solving in part the question of the high cost of living. The President's belief is that the cost of foodstuffs to the consumer can be reduced by reducing the cost to the farmer of the production of his crops. He believes the cost of crops could be reduced by setting up a financial machine, giving farmers ready access to the money centers of the world, where he could borrow on terms more advantageous than those under which he borrows now.

This principle of cooperate credit for farmers has long been in use in most European countries. In order to secure a successful adoption of the President's plan uniform State legislation will be necessary. The President therefore has invited the Governors of all the States to a conference on the subject at their annual meeting in Washington next December. "What this plan offers," says the President in his letter to the Governors, "is a means to secure this country greater productivity at less cost from the farms that are now under cultivation, and above all to give us more farms and more farmers."

THE RETURN OF BETTER TIMES

Moody's Magazine in the past few years has been noteworthy among financial periodicals in its caution as to any decided boom in business being near at hand. In several issues it has firmly taken conservative ground against general sentiment as to improvement. For one thing it has not been able to see that, so long as high prices continue, conditions are such as to permit any actual boom. It has been further oppressed by the fact that wages continue high and that further liquidation was necessary in general business. In its October number, however, more optimistic opinions are put forth. So far as present signs can be judged, it says, "a business revival is now under way which is likely to develop into a substantial boom during the next few months, regardless of the numerous unsatisfactory sides of the general situation." Other points made in this issue are as follows:

"There are many indications, of a most tangible nature, that trade is rapidly reviving. For example, take railroad earnings which have come to hand since the first of July. In almost every instance we find that results are far ahead of those reported for the same periods of the previous year, while the current tonnage news and reports of car loadings, etc., show that the big granger and trunk lines are being taxed to full capacity. Not for a good many years has the outlook seemed so bright for the railroads. Properties like St. Paul, Rock Island, Illinois Central, Chicago & North Western, which made such disastrous exhibits last year, are almost doubling up their net figures now; the Eastern properties, such as the Pennsylvania, New Haven, etc., which last year reported such lean surpluses above their dividend requirements, have now turned a sharp corner, and are steadily reporting heavy increases in receipts.

"A year ago there were 105,601 idle freight-cars on the railroads of the country. At the opening of September of this year the surplus of idle cars amounted to only 36,047, and since that date the surplus has disappeared entirely and there is an actual shortage, which is increasing daily. The change, however, is more significant than can be conveyed in figures. During the past three or four months the railroads have been steadily receiving assignments of new equipment, and have in use to-day more new equipment than for several years past. And yet the increase in tonnage since the middle of August has been so rapid that a heavy shortage already confronts the companies, and this shortage promises to be doubled in the course of the next thirty days.

"This trend in the railroad equipment situation is not only a barometer of what the railroads are doing, but it is a strong indication that the great volume of business now being done by the equipment manufacturing companies will continue unabated for many months to come.

"The production of pig-iron during the month of August equaled that of May. This is an unusual situation, for, as a rule, production in this line of industry falls off in the summer months. But this year there has been practically no reaction. The figures have ranged high ever since last February, and as compared with August of 1911 this year's output indicated an increase of no less than 585,784 tons; while current indications point to the probability that both September and October iron output will exceed that of the month of August.

"In the meanwhile the consumption of iron and steel products has tended to further expand, and prices have in many case substantially risen. The unfilled tonnage figures of the United States Steel Corporation show how heavy the demand is at present. Ordinarily these unfilled tonnage figures shrink during the summer months; but this year they have shown a steady advance.

"The figures showing the liabilities of failed concerns during the past few months have been high. It is clear that the general liquidation in business, which we have been waiting for for the past two or three years, and have to some extent been witnessing, is not yet entirely completed. A large number of the recent failures have no doubt been the smaller, weak concerns who have tided over the dull period of the last year, only to find it necessary to liquidate at last. For many such, the revival now under way has been a little too long delayed.

"Altho bank exchanges averaged in August considerably less than in July

Royal-Olvules

Safeguard Your Health

These soluble capsules contain the PUREST, RICHEST, & HIGHEST-PRICED olive oil in the world, winner of two gold medals at great expositions.

(*Beware of adulterated & harmful olive oils.*)

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References: Any Bank in Philadelphia

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Krementz Bodkin-Clutch Studs and Vest Buttons

The kind that go in like a needle and hold like an anchor, without marring the stiffest shirt front, are not only the easiest to manipulate, but are always perfect in workmanship and correct in style.

No spiral springs, hollow tubes, hinge joints or loose parts to cause trouble.

Made in a large variety of patterns, from plain rolled gold plate to the finest quality mother-of-pearl, mounted in 14-K. gold or platinum and set with precious stones.

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257 Gold Filled 25c
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499 85c each, $9.50 Dozen
Sterling Silver Daisy, Tea Spoon
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Pearl
48 $3.50
Solid Gold
Brooch,
Cameo
238 $1.00
Gold Filled
Brooch, Pearls
119 $1.50
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Plain
320 Gold Filled 50c
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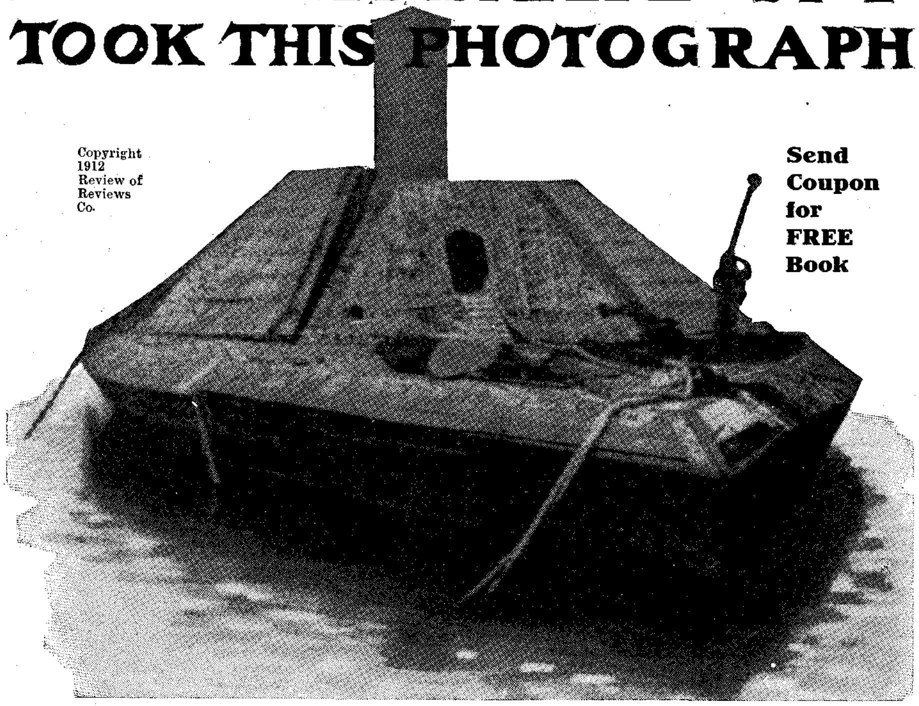

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STARTLING reminder of the adventure—the daring, the reckless courage of those hot days fifty years ago is this photograph taken by Lytle of the Confederate Secret Service along the Mississippi. He slipped through the Union lines and photographed the cavalry in formation, the men in camp, regiments ready for battle—all as information for the Confederate Generals. And now you can own these strange photographs, telling the very secret heart of history—in your set of the

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Like the American public, the Review of Reviews was delighted and amazed by the discovery of the famous Brady lost Civil War photographs after their 50 years burial. But they felt sure that there must have been other camera men as daring—who followed Brady into the field of battle. So searchers were sent to all parts of the country. The result was startling. Some photographs found were taken by Gardner, Brady's Scotch assistant; some by photographers officially attached to one section or the other of the Union Army. Some were taken by Confederates—Cook who had his headquarters in Charleston, by Edwards of New Orleans, by Davies of Richmond. Their work had gone to precious private collections, to old people who treasured a single photograph—to forgotten albums. All these—by an enterprise as romantic as the pictures themselves—have been recovered—and now you can own them together with the million word history written by 50 famous men of the North and South.

Literary Digest 10-26

JOHN WANAMAKER, New York City:

Send me 12 rare and interesting war-time photographs, shown in 16 sample pages of the **Photographic History of the Civil War.** I am interested in your offer to save me $15.00, but am to be under no obligation. You are to send the sample pages containing the photographs absolutely free and charges paid.

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Many Sunday School Officers, Teachers and other Workers have not had the benefit of a technical education in Bible study, and yet desire and appreciate all that Biblical scholarship can give them of its results. What more natural and helpful than to refer the many vexing problems arising in the preparation of Sunday School lessons, Bible talks and discussions, etc., to the ***Standard Bible Dictionary*** for explanation and light?

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Rev. F. N. Peloubet, author of "Peloubet's Notes (on the International S. S. Lessons)" writes (in part): "The Standard possesses some very great advantages over other Bible Dictionaries—460 unusually good explanatory illustrations—colored maps, a real help—*pronunciations* of proper Biblical names—labor-saving thumb-index—clear print," etc. Prepared under the editorial direction of Melancthon W. Jacobus, Andrew C. Zenos and Edward E. Nourse. 920 large pages. Handsome cloth binding, price $6 including index, carriage prepaid; ½ morocco $10. Full morocco $12.

FUNK & WAGNALLS COMPANY, Publishers, New York and London

(which is normal), it will be noted that there was a very substantial increase as compared with August of last year, while in September we find that an almost daily increase took place. This is the more significant from the fact that the bulk of the increase has been outside of New York City, and therefore not in any sense result of stock-market activity. Indeed, as compared with a year ago, activity in both the stock- and bond-markets during the past two months has been very light.

"As far as the local banking situation is concerned, the conditions at the present time are not of the best. It is an undeniable fact that the credit situation in both this country and Europe is the weak factor in the outlook. The revival in general business can not but further strain the already lowered reserves, and anything like an active speculation at this time would force extreme stringency. Already interest rates have risen sharply in response to the strain; prime commercial paper is now commanding 6 per cent. as compared with only 4 per cent. a few months ago, and 6-months loans in Wall Street are being negotiated at from 5¾ to 6 per cent., while the call rate has exceeded 7 per cent. on several days recently. Before the close of November it is entirely likely that the call rate will rise on many occasions far above 6 per cent., for there will be many days when there will be an urgent demand for funds. But, taken as a whole, an analysis of trade conditions at this time reveals a general situation which is distinctly favorable. Not for nearly four years have there been such emphatic signs of revival; not for many, many years have the crops as a whole turned out so well."

NEW HAVEN'S STEAMSHIP INVESTMENTS

It has long been publicly known that the New Haven Railroad virtually owned the steamship lines plying between New York and points on Long Island Sound and Narragansett Bay. It appears from the recent report of the company that this railroad is also a heavy stockholder in the Eastern Steamship Corporation. This corporation owns a number of steamship lines plying between New England points, New Brunswick, Nova Scotia, etc. Among recent rumors in financial circles is one to the effect that the New Haven road contemplates selling its Long Island Sound lines to the Eastern Steamship Corporation, in order to comply with Federal legislation affecting corporation holdings. After a study of the railroad's annual report a Boston correspondent of *The Wall Street Journal* extracts the following information:

"Under the caption, 'Marketable Securities,' it carries 20,000 shares of Eastern Steamship common stock, $50 par, at a cost price of $840,000, or $42 per share, and 15,000 preferred shares, par $100, at $1,462,500, or $97.50 per share. The New Haven also carries $2,500,000 Eastern Steamship 5-per-cent. bonds at a cost of $2,437,500. This makes the total book cost of the railroad's interest in the steamship property $4,740,000, which is at least $1,000,000 above their market value.

"The Eastern Steamship Corporation has outstanding $3,000,000 preferred and $3,375,000 common stock and $5,700,000 bonds. The New Haven's ownership in these securities amounts to about 29.6 per cent. of the common, 50 per cent. of the preferred, and 43.8 per cent. of the bonded debt.

"The Eastern Steamship Corporation was formed near the end of 1911 as a consolidation of the old Eastern Steamship

Co., the Metropolitan Steamship Co., and the Maine Steamship Co. It will be recalled that the Eastern and Metropolitan lines were originally part of the Consolidated Steamship Co., and with the collapse of that combine were placed in receivership.

"Upon adjustment of their affairs control went to local banking people, and altho never publicly acknowledged, it is generally understood that the New Haven had no inconsiderable interest in the properties.

"The Maine Steamship Co. was owned for years by the New Haven through the Hartford & New York Transportation Co., which carried the 6,667 $50 shares of the Maine Co. on its books at a cost of $1,146,387, and 16 bonds at $17,300, a total of $1,163,687. The difference between the book cost of the Hartford & New York Transportation Co.'s interest in the Maine Co., and book cost of New Haven's interest in the Eastern Steamship Corporation, is $3,576,313.

"It seems likely that the major part of this $3,576,313 represents what the New Haven received for its holdings in the old Eastern and Metropolitan Steamship companies, as the Hartford & New York Transportation Co. carried the Maine Steamship stock for about all it reasonably could. At $1,146,387, for instance, the Hartford & New York Transportation Co. valued 6,667 shares at about $170 per share, or 3½ times their par value. It does not seem reasonable to believe that the stock, upon which earnings apparently amounted to only 10 per cent., was turned into the new Eastern Steamship Corporation at a greater price.

"With the recently acquired Boston & Yarmouth Steamship line (Dominion Atlantic Railway Steamship Co. formerly) the Eastern Corporation now operates nine lines of steamers with 33 boats touching 81 points in New England, the Provinces, and New York. The scope of the company's operations may be appreciated from the fact that approximately 2,350 statute miles are covered in a single trip of all the lines operated."

HOW TO INVEST $75,000 FOR A WIDOW'S SUPPORT

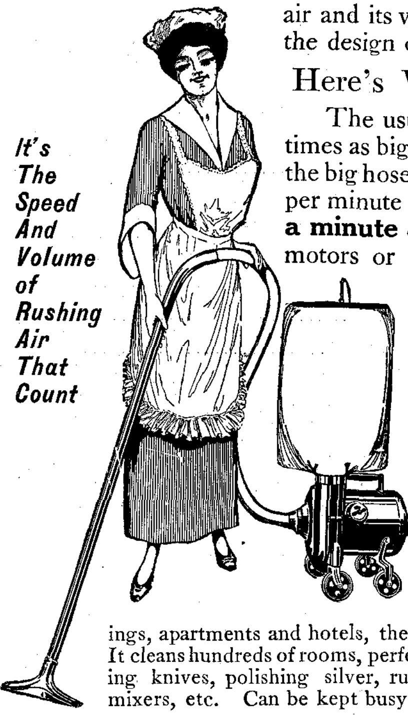
Lists of stocks and bonds suitable for a business man's investments and for a widow's, in amounts of about $20,000, have been compiled on several occasions during the past year by *The Wall Street Journal.* They have aroused considerable interest among investors and have been generally commended as conservative and useful. In a more recent issue a correspondent, asking for a list of securities for a widow possest of $75,000, for whom "safety is of prime importance," but who desired also to secure "as reasonably high return as is commensurate with the degree of safety needed," was asked for. Lockwood Barr, who has compiled the answer to this request, says in part:

"High-grade bonds such as are legal for the investments of savings-banks in New York State and Massachusetts are the logical medium for funds requiring great safety of principal and interest, but the return upon this group of securities at current levels is between 4 per cent. and 4.40 per cent. Altho the funds under consideration are those of a widow, and no undue risk should be assumed, still, with as much as $75,000 to invest you should be able, by judicious selection, to secure a better return than the foregoing yield, without much sacrifice in either of the two prime factors, safety of both principal and interest.

"Most satisfactory results are to be ob-

Measure Bissell Cleaner Value By These Plain Facts:

Actual merit, in the Bissell Electric Suction Cleaner, or in any electric cleaner, depends absolutely upon two—and only two—things, the volume of air and its velocity. It's all in the strength of the motor, the design of the fan, and the size of the hose.



It's The Speed And Volume of Rushing Air That Count

Here's WHY the Bissell Is The Best:

The usual hose is ¾ inch. Ours (1½ inch) is four times as big. The big motor, ⅓ horse power, matches the big hose and together they pull 70 to 80 cu. ft. of air per minute at a constant, steady speed of **over a mile a minute at the tool.** That cleans **clean.** Smaller motors or smaller hose cannot reach this result.

Measure any other cleaner—of any kind—by these obvious facts. Read our first paragraph again. Learn what volume of air each cleaner handles and at what speed—then decide.

The Bissell gathers—and holds—not only all dust and germs; the strong suction picks up string, lint, cotton, a handkerchief, coins, and even small nails without injury to itself.

Weighs only 33lbs. Any woman can carry it up and down stairs. It runs easily on rubber-shod wheels and follows the user without conscious effort. You don't push it on a long handle, nor drag a heavy hose after you. The Bissell reaches 40 ft. from any electric fixture. You clean a whole floor without disconnecting.

Not only in residences, but in large office buildings, apartments and hotels, the Bissell gives perfect service under hardest usage. It cleans hundreds of rooms, perfectly and very cheaply. Has appliances for sharpening knives, polishing silver, running washing machines, meat choppers, bread mixers, etc. Can be kept busy day and night.

Best of all, it costs less than any other cleaner that even claims to approach it in efficiency. Write us today (at Toledo) and learn the many economies that the Bissell offers you.

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"In Uric Acid Diathesis, Gout, Rheumatism, Lithaemia, and the like, Its Action is Prompt and Lasting."

George Ben Johnston, M.D., LL.D., Richmond, Va., Ex-President Southern Surgical and Gynecological Association, Ex-President Virginia Medical Society, and Professor of Gynecology and Abdominal Surgery, Medical College of Virginia: "If I were asked what mineral water has the widest range of usefulness I would unhesitatingly answer

Buffalo Lithia Water

In Uric Acid Diathesis, Gout, Rheumatism, Lithæmia, and the like, its beneficial effects are prompt and lasting. . . . Almost any case of Pyelitis and Cystitis will be alleviated by it, and many cured. I have had evidence of the undoubted Disintegrating, Solvent and eliminating powers of this water in Renal Calculus, and have known its long continued use to permanently break up the gravel-forming habit."

Uric Acid Diathesis, etc.

Jno. V. Shoemaker, M.D., LL.D., Prof. of Materia Medica and Therapeutics in the Medico-Chirurgical College of Philadelphia, etc., in the New York Medical Journal, June 22, 1899: "The BUFFALO LITHIA WATER is doubly efficient in Rheumatism and Gout. It dissolves Uric Acid and Phosphatic Sediments, as well as other products difficult of elimination, while at the same time it exerts a moderately stimulant effect upon the renal cells, and thereby facilitates the swift removal of insoluble materials from the body. Without such action insoluble substances will precipitate in the kidneys and bladder. The intense suffering produced by Stone, together with consecutive pyelitis and cystitis, are avoided by prompt elimination."

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NO shot-gun has yet shown a vital failing which the maker did not know was there. But the fault was there only because the maker did not know *how to get rid of it.*

Shot-gun makers have been so eager for novel features to compete with each other, that they have often devoted their entire efforts to perfecting and introducing such features—features whose actual value is often trivial.

The makers of the L. C. Smith Gun have worked from a different point of view. For the past 22 years they have concentrated all effort on the purpose to *eliminate shortcomings*, rather than to add merely novel features.

The New Book of Smith Guns will show you how the old shortcomings have been eliminated, one by one.

It will show you how *loss of aim from fumbling for the trigger* has been eliminated by the successful Hunter One-Trigger (which recently broke the *world's record on double targets.*) How *inaccessibility of working parts* has been eliminated by the Smith One-Screw Access. How *shooting loose* has been eliminated by the Smith Rotary Bolt. Etc., etc.

This book is *free.* Brim full of valuable gun information, tables, charts, etc. Colored plates of fine shot-guns from $25 net to $1,500 list.

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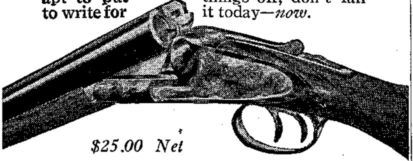
Just send us your address on a post card, and you'll receive the Book of Smith Guns by return mail. Don't buy any shot-gun until **you've** read it. And if you're at all **apt to put** things off, don't fail **to write for** it today—*now.*



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tained by wide diversification, purchasing a few bonds in each of the various groups, from the lowest to the highest type, making the unit of purchase small, say one bond of each corporation; and, where possible, taking bonds in $100 and $500 denominations.

"For convenience we have made an arbitrary classification of bonds, and the distribution of the $75,000 might be as follows:

(a)	Bonds legal for investment of savings-banks in New York State and Massachusetts, and certain high-grade municipals	$30,000
(b)	"Gilt-edged railroad" bonds, not legal for savings-banks, but only a trifle lower in intrinsic worth than those in group (a)	5,000
(c)	Middle-grade railroad bonds	5,000
(d)	Low-grade railroad bonds	5,000
(e)	High-grade industrial and miscellaneous corporation bonds	15,000
(f)	High-grade public utility corporation bonds	15,000
	Total	$75,000

"Another group of securities which are quite attractive now are the short-term notes of the well-seasoned corporations. The return on this group of securities is rather high, which would be useful in bringing up the average yield upon the whole investment under consideration. If you think it the part of wisdom to buy up a few short-term notes, you could reduce the allotments in the foregoing distribution, already outlined. Specific issues in the various groups above outlined:

RAILROAD BONDS LEGAL FOR SAVINGS-BANKS INVESTMENTS

Issue	Interest Rate	Due	Price	Yield %
Union Pacific R. L. G.	4	1947	99	4.04
Northern Pacific prior liens	4	1997	98	4.08
D. & H. 1st ref	4	1943	98¼	4.12
Norf. & W. 1st cons. mtge	4	1996	96¾	4.13
Atchison gen. mtge	4	1995	96⅞	4.13
St. Paul gen. mtge	4	1989	97	4.13
Louis. & Nash. unified mtge	4	1940	97½	4.18
Chi. & N.-W. gen. mtge	4	1987	96	4.18
Chi. & N.-W. gen. mtge	3½	1987	84	4.20
Union Pacific 1st ref. mtge	4	2008	95⅜	4.22
C., R. I. & P. gen. mtge	4	1988	94⅝	4.22
Gt. Nthn. (St. P., M. & M.)	4	1933	96½	4.25
C., B. & Q. gen. mtge	4	1958	95⅜	4.29
Sou. Pacific 1st con. ref	4	1955	93¾	4.31
Ill. Cent. ref	4	1955	93⅜	4.37
HIGH-GRADE MUNICIPALS				
New York State canal imp.	4	1961	100¾	3.92
New York City (new)	4½	1917	101⅞	4.08
New York City	4¼	1962	100	4.25
New York City	4	1957	98	4.10
Repub. of Cuba exten. loan	4½	1949	99	4.56
Los. Angeles, Cal., hbr. imp.	4½	1913–51		4.35
Cambridge, Mass., water	4	1917	100	4.00
Seattle, Wash., water	4½	1931	99½	4.54
Imp. Jap. Gvt. sterl. loan	4½	1925	92½	5.36
Imp. Jap. Gvt. sterl. loan	4	1931	83½	5.45
GROUPS (B) TO (D) BOTH INCLUSIVE				
Reading gen	4	1997	97	4.13
B. & O. gold	4	1948	97	4.17
Atl. CoastLine 1st mtge	4	1952	95	4.26
Long Island ref	4	1949	95	4.27
At. Coast (L. & N. coll.)	4	1952	94	4.32
Atchison Short Line	4	1958	92	4.41
Colo. & South. 1st	4	1929	95	4.42
Atchison adjustment	4	1995	89¾	4.46
C., B. & Q. joint	4	1921	96	4.55
Union Pacific (Ore. Sh. Line)	4	1929	92⅝	4.60
So. Pacific (C. P. col. tr.)	4	1949	89	4.63
Colo. & South. ref. & ext	4½	1935	94¾	4.87
Virginian Rwy. 1st mtge	5	1962	99	5.06
Erie con. gen	4	1996	77	5.22
Southern Ry. dev. & gen	4	1956	78¼	5.30
'Frisco ref	4	1951	78½	5.32
C., R. I. & P	4	2002	69	5.91
Mo. Pacific 1st ref. con	5	1959	85	5.95
Iron Mountain unified & ref.	4	1929	79	5.99
Denver & Rio Gr. 1st ref	5	1955	84	6.05
INDUSTRIAL CORPORATIONS				
American Tobacco	4	1951	97	4.16
U. S. Steel sinking fund	5	1963	102⅝	4.84
Am. Agric. Chemical	5	1928	101½	4.87
Indiana Steel	5	1952	101	4.94
Armour & Co. 1st R. E	4½	1939	91	5.12
Virginia-Carolina Chemical	5	1923	98½	5.18
P. Lorillard Co	5	1951	98	5.12
Liggett & Myers	5	1951	97	5.18
Illinois Steel	4½	1940	90	5.18
Bush Terminal Consol	5	1955	97	5.18
Bethlehem Steel 1st exten	5	1926	97	5.31
Westinghouse E. & M. 1st cn	5	1931	95	5.43
Corn Products 1st	5	1934	95	5.39
Central Leather	5	1925	95	5.54
Republic Iron & Steel S. F	5	1940	92	5.57
PUBLIC UTILITY CORPORATIONS				
Manhattan Railway	4	1990	95	4.22
New York Telephone	4½	1939	98½	4.57
Western Union fd. & r. e.	4½	1950	97⅞	4.62
Milwaukee Gas 1st	4	1927	90½	4.86
Am. Tel. & Tel. col. tr	4	1929	90¼	4.88
Western Union	5	1938	101	4.93
Laclede Gas ref. & ext	5	1934	101	4.93
Pacific Tel. & Tel	5	1937	100⅜	4.95
Michigan State Telephone	5	1924	100	5.00
Public Service Corp. of N. J.	5	1959	93⅛	5.41
Interborough-Met. col. trust.	4½	1956	81¼	5.68

"There are several hundred bonds of merit which might have been included in the above list (there are over two hundred in the group of bonds legal for savings-banks); clearly it is impossible to include every bond, but what we have tried to do is to mention a few of the representative issues in the different groups. All these bonds are listed on the New York Stock Exchange, and enjoy a fairly ready market. With such a list before you, you can work out any number of combinations, one of which should meet the requirements of this investment."

THE SPICE OF LIFE

Embarrassing.—A tramp knocked at the door of a lonely spinster's home.

"Kind lady, arst yer 'usband if 'e ain't got a old pair o' trousers to give away."

The spinster, not wishing to expose her solitude, replied:

"Sorry, my good man, he—er—er—never wears such things."—*Harper's Magazine.*

For Reference.—"See that man over there. He is a bombastic mutt, a windjammer nonentity, a false alarm, and an encumberer of the earth!"

"Would you mind writing all that down for me?"

"Why in the world——"

"He's my husband, and I should like to use it on him some time."—*Houston Post.*

The Little Too Much.—It was a beautiful evening and Ole, who had screwed up courage to take Mary for a ride, was carried away by the magic of the night.

"Mary," he asked, "will you marry me?"

"Yes, Ole," she answered softly.

Ole lapsed into silence that at last became painful to his fiancée.

"Ole," she said desperately, "why don't you say something?"

"Ay tank," Ole replied, "they bane too much said already!"—*San Francisco Star.*

Close Rub.—The steamer was on the point of leaving, and the passengers lounged on the deck and waited for the start. At length one of them espied a cyclist in the far distance, and it soon became evident that he was doing his level best to catch the boat.

Already the sailors' hands were on the gangways, and the cyclist's chance looked small indeed. Then a sportive passenger wagered a sovereign to a shilling that he would miss it. The offer was taken, and at once the deck became a scene of wild excitement.

"He'll miss it."

"No; he'll just do it."

"Come on!"

"He won't do it."

"Yes, he will. He's done it. Hurrah!"

In the very nick of time the cyclist arrived, sprang off his machine, and ran up the one gangway left.

"Cast off!" he cried.

It was the captain.—*Tit-Bits.*

Classified Columns

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His Fine.—" What punishment did that defaulting banker get? "

" I understand his lawyer charged him $40,000."—*Louisville Courier-Journal.*

This is Unkind.—Tommy—" Pop, what is a freethinker? "

Pop—"A freethinker, my son, is any man who isn't married."—*Philadelphia Record.*

Wise.—Gibbs—" That's a pretty rocky looking umbrella you have there, old man. I wouldn't carry one like that."

Dibbs—" I know you wouldn't; that's the reason I carry it when you're around."—*Boston Transcript.*

The Reason.—Daughter—" Mother, why do people think business will be better after the election? "

Mother—" Because then men will have more time to give to it."—*Judge.*

Fatal Weakness.—" Father," said the young man, " I can not tell a lie."

" In that case," sighed the old man, " I don't believe you will ever attract any attention politically."—*Washington Herald.*

Never, Never.—Sonny—"Aw, pop, I don't wanter study arithmetic."

Pop—"What! a son of mine grow up and not be able to figure up baseball scores and batting averages? Never! "—*Chicago Daily News.*

Another Needed.—Wife—" Oh, George dear, do order a rat-trap to be sent home to-day."

George—" But you bought one last week."

Wife—" Yes, dear, but there's a rat in that.—*London Tatler.*

Saw It.—" Did you see my painting at the exhibition? "

" I did. It was the only picture I examined with care."

" Splendid! Why was that? "

" Because nobody else was looking at it."—*Meggendorfer Blaetter.*

Unrewarded.—" Your candidate has made remarkable attacks on all his opponents."

" Yes," replied the campaign assistant, discontentedly; " he gets all the credit, while I do the real work."

" What do you do? "

" I keep looking up epithets for him in a book of synonyms."—*Washington Star.*

Others.—A teacher in one of the primary grades of the public school had noticed a striking platonic friendship that existed between Tommy and little Mary, two of her pupils.

Tommy was a bright enough youngster, but he wasn't disposed to prosecute his studies with much energy, and his teacher said that unless he stirred himself before the end of the year he wouldn't be promoted.

" You must study harder," she told him, " or you won't pass. How would you like to stay back in this class another year and have little Mary go ahead of you? "

" Ah," said Tommy. " I guess there'll be other little Marys."—*London paper.*

Lisa's Trouble.—" You don't seem in a very good temper to-day, Lisa."

" No, our servant is ill, and poor mother has had to do all the work herself."—*Ulk.*

Mistaken.—Chauffeur—" Didn't you hear me blowing my horn? "

Victim—" Yes; but I thought perhaps you were a candidate for the Presidency."—*Johnson News.*

Exhausted.—Mother—" Tommy, if you're pretending to be an automobile, I wish you'd run over to the store and get me some butter."

Tommy—" I'm awful sorry, Mother, but I'm all out of gasoline."—*Judge.*

Prolonging Life.—A year ago hundreds of adventurous persons were paying $100 each for the sensation of a short ride in the air.

To-day an aviator on Long Island, who owns one of the largest monoplanes in the country, is making a business of flights for anybody and everybody at the popular price of a dollar a throw.

Guess we will wait for a further decline in the price, and then—take a trolley-car trip.—*Boston Globe.*

CURRENT EVENTS

Foreign

October 10.—The Nobel prize for medicine, amounting to $39,000, is awarded at Stockholm to Dr. Alexis Carrel, of the Rockefeller Institute, New York.

Dispatches from Cettinje say the Turkish garrison at Detchitch, near the Balkan frontier, is captured by Montenegrin troops.

Americans, according to official reports sent to Washington, have set up temporary governments in the principal Nicaraguan towns and cities.

The first anniversary of the Chinese revolt is celebrated at Peking with a big military parade and by civil ceremonies conducted by members of President Yuan's Cabinet.

October 15.—A protocol is signed at Ouchy, Switzerland, by representatives of the Turkish and Italian Governments.

October 16.—Cable dispatches say Berana, a Turkish stronghold, is taken and 700 soldiers are captured by Montenegrin forces.

Karl Max, Prince Lichnowsky, is appointed German Ambassador to England to succeed Baron Adolph Marschall von Bieberstein, deceased.

General Felix Diaz, at the head of a new Mexican revolt, seizes the city of Vera Cruz.

October 17.—Turkey declares war against Bulgaria and Servia, and Greece takes similar action against Turkey. The Turkish Government orders a general advance against the Bulgarian and Servian frontiers.

W. W. Kitchin, United States Consul at Teneriffe, Canary Islands, commits suicide because of ill health.

Domestic

October 9.—H. H. Kohlsaat, formerly in control of the Chicago *Record-Herald*, buys the Chicago *Inter Ocean.*

October 11.—D. E. Loewe & Company, hat manufacturers, of Danbury, Conn., get a judgment against the United Hatters' Union of North America in the Federal District Court at Hartford which, including fees and indemnities, amounts to approximately $240,000.

October 14.—While bowing to a cheering crowd in front of a hotel in Milwaukee, Colonel Roosevelt, Progressive nominee for the Presidency, is shot in the breast by John Schrank, of New York.

October 15.—Schrank pleads guilty in a Milwaukee court to the attempted assassination of Colonel Roosevelt.

October 16.—The Boston American League baseball team wins the decisive game in the world's championship series with the New York National League team at Boston.

October 17.—United States Senator Weldon Brinton Heyburn of Idaho, aged sixty, dies in Washington.

THE LEXICOGRAPHER'S EASY CHAIR

In this column, to decide questions concerning the correct use of words, the Funk & Wagnalls Standard Dictionary is consulted as arbiter.

Readers will please bear in mind that no notice will be taken of anonymous communications.

"C. C. M.," Narberth, Pa.—"Is it correct to drop the title 'Mr.' when such words as 'General Manager' or 'Secretary' are used after the name, as 'John Jones, General Manager,' 'John Jones, Secretary'?"

The addition of a title after the name would not free one from putting before the name the usual or needful title of courtesy.

"W. W. B.," Malvern, Ark.—"Please state which, if either, of the following sentences is correctly constructed: 'By this delay in receiving these channels promptly, the entire roof construction work is being delayed'; or 'By this delay in not receiving these channels promptly, the entire roof construction work is being delayed.'"

In the first sentence "promptly" is superfluous. Say either "By this delay in receiving these channels," or else "Because these channels were not received promptly." The second sentence is incorrect.

"J. C. R.," Barron, Wis.—The correct punctuation of your names is as follows:

Jones, James F.	Lewis, A. Barton
Johnston, Samuel	Morris, Nathan Henry

"J. B. S.," Pittsburg, Pa.—"In the sentences, (1) 'It is I *whom* (*who*) you see before you,' and (2) '*Who* (*whom*) do they say I am?' please state which pronoun in each case is correct, and why."

(1) "It is I *whom* you see"; *whom* is the object of the verb *see*. (2) "*Who* do they say I am?" *who* is nominative predicate after the verb *am*.

"A. L. P.," New Bedford, Mass.—"Kindly tell me which form is correct in filling in a check, 'Pay to the order of Mrs. John Doe' or 'Pay to the order of Alice Doe.'"

The name should be given in the form which the owner of the name uses in business papers. If a married woman is to do business in her own name, it would seem better for her to use her given name, with no complimentary titles. That is, we should write, on a business paper, "Alice Doe" rather than "Mrs. John Doe."

"D. A.," National Military Home, Ohio.—"Kindly give the definition of 'syndicalism.'"

Syndicalism is a world-wide movement among the laboring classes to effect improvement in their conditions (increase of wages, decrease of hours, etc.) by what they call "direct action" (as by strikes) instead of by political and social agitation.

"A. A. F.," Chester, Ill.—"Had" is correct usage in the sentence: "Which *had* you rather buy?"

"A. B.," Eagle Grove, Ia.—"Please give the correct pronunciation of 'garage,' 'speedometer,' and 'chauffeur.'"

Garage—ga-razh; the *a*'s as the *a*'s in *aha*, and *zh* as *z* in *azure*. Speedometer—*ee* as in *see*, *o* as in *not*, *e* as in *added*, and *er* as in *inter*. Chauffeur—sho-fur': *o* as in *note*, *ur* approximately as in *burn*.

"H. E. O.," Washington, D. C.—"Please state whether 'has' or 'have' should be used in the following sentence: 'There *have* been presented to me for payment vouchers.' If the use of 'have' is proper, kindly indicate why."

"Have" only; "vouchers" is the subject.

"L. S.," Los Angeles, Calif.—"Kindly give the correct pronunciation of the word 'cafeteria.'"

Notwithstanding the frequent use of this term in certain sections of the country, it should be ostracized from the select company of the foreign words that are permitted within the borders of good English. It has no real excuse for being, and the English language should not stand sponsor for this "Italianization" of the French word *café*. In this same category may be placed the phrase "Grosseria Italiana," otherwise an "Italian Grocery Store," and such Greek words as "estiophorion" and "xenodocheion." If *cafeteria* is pronounced at all, it should follow by analogy such words as "osteria," "cavaleria," and others, with the accent on the syllable *ri*, and the sound of *i* as in *machine*.

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